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Galaxy of logos

The food labels you can really trust

PLUS

Which credit card providers play fair?

Life insurance – securing your loved ones' future

Latest car safety testing results

Why has online grocery shopping flopped in Australia?



Modified state

Genetic modification is affecting the foods you eat. Should you be worried?



Positive diagnosis

How patients and GPs can work together to ensure the most effective consultation

On test

81cm TVs
Compact digital cameras
Multi-function printers
Espresso machines
Microwaves
Washing machines
Smoke alarms



210 PRODUCTS
RATED!

Avoid billshock: the best broadband plans for your usage

Building an appetite for change



CHOICE's overarching ambition – for Australians to be the most savvy and active consumers in the world – is supported by the information, advice and support we give members through www.choice.com.au, this

magazine and our high-profile campaigning work. We're using everything within our arsenal to unlock the power of consumers. The Shonky Awards, now in their fourth year (see *CHOICE*, November 2009), provide unwanted publicity to companies that produce some of the worst products and services in the country. This month, we turn our minds to incentives that will help recognise and reward companies producing great products and services for consumers.

On 15 March, the inaugural CHOICE Awards will take place. As members, many of you will have already taken part voting in the People's CHOICE category for Best Retailer. The winner of this and the five other awards – ranging from Best Baby Brand to Best Technology Innovator – will be announced at a special ceremony at the National Consumer Congress at Luna Park, Sydney. You'll be able to read all about the Awards at www.choice.com.au/choiceawards and in your next issue of *CHOICE*.

As part of the celebrations to mark our 50th anniversary, CHOICE will be hosting this year's National Consumer Congress, which will be attended by people working in the consumer arena, as well as government and industry representatives. The theme of the Congress, Consumer Action, is one that's very close to CHOICE's heart, and our aim is to make decision-makers better informed about your priorities as consumers and a little more impatient for change.

If you would like to attend the Congress, or simply give me a piece of your mind in advance so that I can reflect your frustrations and concerns on your behalf, please call me on 1800 266 786. You can also find out more in our Consumer News story on the Congress on page 7.

Savvy and active consumers will help create a country where people are given excellent service; where products match and even exceed their needs; where people are armed with the right information to make the right choices; where things that go wrong are put right for the consumer with little heartache; and where competition reduces prices that are too high and improves quality where it is too low. As members of CHOICE, I hope you will help us build the appetite for change across Australia.

As always, I'll be waiting for your call.

Nick Stace, CEO
Phone 1800 266 786

The theme of this year's National Consumer Congress – Consumer Action – is one that's very close to CHOICE's heart

CHOICE. MAKE THE RIGHT ONE.

CHOICE gives you the power to choose the very best goods and services, and avoid the worst. We pay full price for the products we test, so we remain 100% independent. We don't take advertising and we don't accept freebies from industry.

We're not a government body and our consumer publishing and advocacy is funded by subscriptions to our magazines, to www.choice.com.au and from other services we supply for the benefit of consumers, such as CHOICE Switch.

CHOICE product ratings are based on lab tests, expert assessments and consumer surveys. CHOICE staff also research a wide range of consumer services. They reveal the truth behind the facts and figures, and investigate the quality and the claims.

SUBSCRIBE CHOICE Plus personal; \$32 per quarter for magazine and full online access: **CHOICE** personal subscription: one year \$82, two years \$153; Company/institution: one year \$132, two years \$253. **ONLINE membership** \$21.95 per quarter.

CHOICE COMPUTER personal subscription: One year \$42, two years \$80 for *CHOICE* subscribers (usually \$48/\$92); Company/institution: one year \$78, two years \$146. **SUBSCRIPTION AND RENEWAL** Call 1800 069 552.

SUBSCRIBERS' HELPLINE Call 02 9577 3399 or email us at ausconsumer@choice.com.au. **CHOICE EXTRA** Free website, www.choiceextra.com.au, for magazine subscribers with an index of articles from Jan/Feb 2002, plus links to PDFs.



14



25



32



37

04 Your Say

Stroller brakes; switching health insurers; DRM; palm oil

06 Consumer News

National Consumer Congress; GreenSwitch; Jetstar credit card; iPad; bowel cancer screening; national supermarket pricing; Avis; pesticides

11 Campaigns

Universal phone chargers

12 First Look

Multi-function oven
Graphics tablet
Strap-on speakers

14 Food endorsement programs

Which logos can you really trust?

18 Broadband billing

The best ISPs and plans for you

22 GM food

How concerned should you be about genetically modified food?

25 Doctor/patient relationships

Working in partnership to ensure a more productive visit to your GP

28 Credit cards

The best – and worst – providers for penalty interest rates

32 Online grocery shopping

Why hasn't it taken off in Australia?

34 Car safety

The latest ANCAP test results

37 Life insurance

For your family's peace of mind

42 Smoke alarms

Are you properly protected?

65 Recalls & bans

67 Index

68 Hard Word



ESPRESSO MACHINES
page 54

On test

44 81CM TVs

Is sound and picture quality being compromised as TVs get squeezed?

48 COMPACT DIGITAL CAMERAS

We outline a range of great snappers for different users

52 MULTI-FUNCTION PRINTERS

Can they perform all their tasks adequately?

54 ESPRESSO MACHINES

We find a good all-rounder for less than \$200

58 MICROWAVES

These machines are compact but still pack a cooking punch

60 WASHING MACHINES

Why you'll struggle to find a front loader that does justice to your solar hot water system

YOUR SAY

Your experiences help our research and often let other readers know about scams and rip-offs. Positive responses you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too, so please email ausconsumer@choice.com.au or mail to Letters, CHOICE, 57 Carrington Road, Marrickville, NSW 2204.

Keeping baby safe

I recently went shopping with my daughter for a stroller for her first child. Because of my engineering background, I was particularly interested in stroller braking systems. None of the strollers we saw had a braking system where brakes are automatically applied when the stroller is let go.

I modified my daughter's stroller so it now has an active braking system. Before the stroller can be moved, a lever on the push bar must be held in. This is very simple and does not restrict any of the stroller's normal operations. If for whatever reason the stroller is let go, the brake is automatically applied. The material cost for this modification was only about \$18.

Peter Carr, Bribie Island, Qld

CHOICE SAYS: Well done Peter for taking matters into your own hands and installing this safety feature at such a low cost – though obviously we wouldn't suggest this

as a solution for anyone who hasn't got your professional experience.

Manufacturers generally resist the idea of automatic braking systems on strollers, due to the increased cost of manufacturing this would impose, at least initially. Also, until recently there's been little demand for such an innovation.

However, the latest version of the Australian Standard for prams and strollers (AS/NZS 2088:2009), which has just been published, includes provision for automatic brakes, although it doesn't require strollers to have them. Given the number of roll-away stroller incidents in the past few years, some manufacturers will consider including automatic brakes in the future. Provided these brakes are reliable and easy to use, CHOICE would be in favour of this safety measure.

Switching health insurers

We joined health insurer CBHS in 2009 after being members with MBF for more than 10 years. CBHS asked us to sign for

a release in order to seek a clearance certificate from MBF. The release was requested in January 2009.

As my husband was booked in for a procedure, he rang CBHS in December 2009 to see if they would provide full cover or whether there'd be a gap. They informed us they had not received the clearance certificate from MBF, and due to waiting periods could not cover him until it came through. My husband recently signed another request for the clearance certificate. What would be considered a reasonable period for the previous insurer to provide this?

Sandra Lowe, Castle Cove, NSW

CHOICE SAYS: To ensure you're covered for the upcoming procedure, we suggest you urgently check with MBF whether they still cover your husband and have received premiums from you since January 2009. Once this is clarified, check with your doctor, the hospital and both health funds to see what gap cover would be provided from MBF and CBHS

THUMBS UP!

After reading the letter and advice from Robert in CHOICE December 2009/January 2010, **Kirk Jobsz** of Red Hill, Vic, took action and got a \$500 refund for credit card charges from Westpac. He gives a backhanded thumbs up to Westpac, which "still makes ludicrous charges to customers but in an effort to silence us, pays us what is rightfully ours".

Margaret Bunney of Craigie, WA, recently discovered her kitchen mixer tap had holes in the top of the spout when

water sprayed everywhere. The appliance was installed two years ago as part of a new kitchen, but the retailer claimed there was only a 12-month warranty. Margaret sent an email to the manufacturer, Irwell Taps, and followed up with a phone call. Within 10 minutes, she received a reply email and a new mixer was on her front door the following morning.

When the hose broke on **Gerhard Herzer's** (of Drysdale, Vic) Michelin foot pump, he sent them an email asking

where he could buy another hose. He received a call from the distributor, Rillco Distributing, and within a few days received a new hose free of charge.

Liz Zylinski of Newham, Vic, contacted Draggin Jeans when the fabric on her three-year-old motorbike cargo pants began to tear – a big safety concern. After inspecting them, Draggin not only replaced the pants free of charge, they also sent her a complimentary T-shirt.

EMAIL OF THE MONTH

Digital rights or restrictions?

I urge CHOICE to speak out against products such as the Amazon Kindle electronic book [ebook] reader. The Kindle uses Digital Restrictions Management (DRM) to give Amazon full control over what the customer can and cannot do with the product. It strips away many freedoms of traditional books, such as sharing the book with a friend or giving it away when you're finished with it.

DRM also allows monitoring and censoring of what you read. Amazon recently remotely deleted copies of George Orwell's *Animal Farm* and *1984*; the customers involved were given no notice or choice. The irony is that *1984* describes a fictional society where citizens are under constant surveillance and control.

Ben Sturmfels, Brunswick, Vic

EMAIL OF THE MONTH Ben receives *The CHOICE Everyday Internet Handbook*, or any other book of his choice at www.choice.com.au/books.

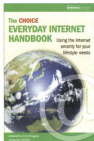
Unfortunately we are unable to answer all the emails and letters we receive. We may edit or print only an extract of emails and letters in the magazine.

CHOICE SAYS: Digital Rights Management (DRM) is one of the most emotive and controversial terms on the modern technology landscape. The acronym was coined by content providers, who say it is needed to prevent unauthorised use and duplication of their copyright works, both to maintain artistic integrity and ensure continued revenue streams. Opponents of the technology prefer the pejorative term *Digital Restrictions Management*, which they argue more accurately reflects its impact on consumers.

The potential problems of DRM are highlighted in the case to which Ben refers. Amazon summarily removed ebooks purchased from Kindle when it discovered the supplier of that particular digital content didn't have the legal rights to it. Amazon refunded its customers,

but many were upset by the way in which this unexpected recall was handled. This, of course, is something that wouldn't happen with the traditional paperback format, which customers can purchase, read, pass on to a friend and so on.

Meanwhile, ebook readers are growing in number, sparked largely by the popularity of the Kindle. The growth of competition in this area will intensify this year as more Kindle competitors become available – such as Apple's very high profile iPad (see Consumer News, page 7) – which will give consumers greater choice about what to buy.



for the procedure. Depending on the outcome of this, you can make an informed decision on whether to switch before or after the procedure. It's possible to switch funds right up until the day before the procedure.

To switch to CBHS, contact MBF right away and request a clearance certificate. The certificate should show your membership and Lifetime Cover status, and MBF should also be able to fax or mail through to you an itemised claims statement. Once you've received this, keep a copy, forward it to CBHS and ask them to commence your cover. Then, cancel your cover with MBF. Check your bank statement to make sure membership has commenced with the new fund and that there's no overlap. Cancel any direct debit you may have had with your old insurer and advise your bank of the cancellation.

If you have any problems during this process, contact the Private Health

Insurance Ombudsman on 1800 640 695 or www.phio.org.au.

UPDATE: Since contacting CHOICE, the Lowes visited an MBF branch, received a clearance certificate and successfully switched funds.

Palm oil concerns

There's been a lot of media coverage lately about palm oil, in particular how its production contributes to the loss of orang-utan habitat. However, my search for "palm oil" on the CHOICE website found zero results.

Does CHOICE have an opinion on palm oil? This seems to be a relevant issue given your focus on food labelling laws, and it would be good to see you support this cause – or at least, explain why you don't.

Daniel Oster, Brunswick, Vic

CHOICE SAYS: We will be reporting on cooking oils later this year, which will

include discussion about palm oil.

For us, there are two key issues around palm oil. One is the environmental destruction caused by its expanding production; the other is nutritional – palm oil is rich in saturated fatty acids that increase the risk of heart disease. The industry likes to emphasise that palm oil can contain healthy nutrients such as antioxidants and vitamin A, and cites studies indicating it doesn't increase blood cholesterol levels. But health authorities such as the National Heart Foundation maintain palm oil promotes heart disease.

Unfortunately, you can't necessarily tell from the label whether a food contains palm oil as labelling regulations allow food manufacturers to list it simply as "vegetable oil". We continue to lobby for more transparent food labelling; to help us out, log on to www.choice.com.au/Consumer-Action and click on "Your food labels".

➤ SUPERMARKETS

Fairer grocery prices?

Coles and Woolworths are embarking on a price war in a bid to win customers.

Consumer complaints about varying supermarket prices between suburbs have led to Coles introducing a uniform national pricing scheme, in a move similar to Aldi's in 2008.

Customers shopping in 750 of Coles supermarkets will now pay the same price for the same product on 97% of Coles' groceries items within each state. A handful of stores close to state borders will align prices with those in neighbouring stores, to ensure a short trip across the border doesn't result in different prices for the same products. However, some remote WA and NT stores are excluded from the scheme due to freight premiums in these areas.

"Coles will apply its lowest prices to more than 8000 grocery products including meat, seafood, dairy, deli and bakery products across the country, and the remaining grocery products will be matched to our lowest prices in each state," announced Coles' Managing Director, Ian McLeod. Local pricing for fruit and vegetables will still apply, as supermarket managers will be able to match the best prices for similar quality fruit and vegetables in their local markets.

Just days after Coles' announcement, Woolworths claimed it had lowered the standard shelf prices of about 3500 grocery products across stores Australia-wide in the past few months. The supermarket behemoth is advertising these products as being cheaper now than a year ago, and has published new price information of 5000 items online.

This pricing war is a win for CHOICE, which in July last year was ready to launch GroceryChoice, the first national grocery comparison website – until the deal was scuppered by the federal government following talks with Woolworths and Coles.

"It's a good first step that Woolworths is putting its prices online, but more transparency is needed," said CHOICE's director of campaigns and communications, Christopher Zinn. "Consumers want to know the prices of the supermarkets' full range, not just those selected items where the price has been reduced." **RACHEL CLEMONS**

! CORRECTION: CAR INSURANCE

In CHOICE, February 2010, we published feature scores for car insurance products. Due to a calculation error around whether or not consumers can pay monthly at no extra charge, the scores have been affected. Scores for Apia, CGU, CommInsure, HBA, ING, Mutual Community, RAA, TIO, Real Insurance and Pay As You Drive have increased by two points, while all other feature scores have decreased by two. Real Insurance is now a Best Buy for an adult couple (scenario 3) in Tasmania and the NT, and TIO is now a Best Buy for a young male driver (scenario 1) in the NT. CHOICE regrets the error and apologises for any confusion or inconvenience caused. If you would like to receive a revised version of our printed article, please email ausconsumer@choice.com.au or call 1800 069 552.

➤ CONSUMER ACTION

Driving the point home

One person can strike a big blow for consumer rights, as a savvy CHOICE member found out.

Action taken by a CHOICE member has led to a flurry of apologies – and refunds – from a major car rental company.

Last June, Sue Fitzgerald was slogged with an additional \$21 by Avis when picking up a rental car after holidaying in Queensland.

"When I asked the Avis staff at the airport why I was charged more than the price quoted when I made the booking online, they told me I did not understand the terms and conditions and that everything was the way it should be," Sue told CHOICE. The Melbourne mum knew something wasn't right, but with two fussing children in tow, she decided to pay up and take up the issue later by contacting the Australian Competition and Consumer Commission (ACCC).

The ACCC found the reservation pages on the Avis website did not show or include mandatory administration fees or GST relating to optional extras – such as additional insurance or renting GPS units and child seats – that would be added to the customer's bill when picking up the vehicle. This contravened amendments to the Trade Practices Act made in May 2009 that required businesses that use component pricing to also specify a single total price for their goods and services, including all mandatory charges at that time.

"Being a CHOICE member and regularly reading the magazine definitely put me in an alert frame of mind that something wasn't quite right," said Sue. "It also made me aware of the fact that there are avenues for redress."

Sue, along with 20,000 other customers, received an apology from Avis, as well as individual refunds for all the extra fees it unfairly charged each of them. From now on, Avis must ensure all mandatory fees and charges are included in quoted prices on its website. It must also place an apology on its website for four weeks and ensure its senior executives receive practical trade practices training.

"This is exactly the kind of consumer spirit that should be celebrated," said CHOICE's director of campaigns and communications, Christopher Zinn. **TANYA FONG**



+ MOBILE COMPUTING

A bitter pill for Amazon

Apple takes on Kindle, netbooks and tablet PCs with the iPad tablet.

Apple's long-awaited iPad could be the vanguard of a new era in consumer-friendly mobile computers. Looking like a super-sized iPod Touch, its touchscreen operation of the 9.7-inch full colour tablet sets a new standard for ease of use, and it's backed by the massive resources at Apple's iTunes Store, which offers music, movies, TV shows, audio books, podcasts, programs (apps) and now electronic books (ebooks) – all at the touch of a finger.

Apple clearly has the Amazon Kindle in its sights (see First Look, *CHOICE*, December 2009/January 2010). In the US, the iPad is priced at just US\$10 more than the similarly-sized, but non-colour, Kindle DX. Apple has also double-barrelled its salvo in the electronic publishing war by simultaneously unveiling its new iBook Store – though we're unlikely to see it here in Australia for at least several months due to publishers' regional restrictions.

In the meantime, you can still download ebooks with other programs – including, ironically, Amazon's free Kindle app, which brings much of the functionality of Kindle ebook readers to Apple devices. The Kindle app is one of more than 140,000 existing apps that should migrate seamlessly to the iPad, which can display them at their original size or scale them to full screen. Expect a whole new range of full-screen iPad apps to emerge as developers rush to join the second "goldrush" at the App Store – part of Apple's iTunes store.

Using the iPad should be straightforward if you already use the iPod Touch or iPhone. There are also iPad versions of Apple's iWorks suite – Pages (word processor), Numbers (spreadsheet) and Keynote (presentations) – available through the App Store for about US\$10 each.

The iPad measures 243mm by 190mm and is 13mm thick, weighs about 700 grams and claims up to 10 hours battery life. Three Wi-Fi-only versions should arrive this month, with three more Wi-Fi + 3G network models to follow. **STEVE DUNCOMBE**



+ NATIONAL CONSUMER CONGRESS

More talk, more action

CHOICE is busy preparing a major consumer event as part of our 50th anniversary.

As part of our 50th year celebrations, CHOICE is hosting the 2010 National Consumer Congress at Luna Park, Sydney, on March 15–16. This year, the theme is Consumer Action – a core tenet of CHOICE's mission to unlock the power of consumers.



We're bringing together delegates from government, business and academia, as well as local and overseas consumer organisations, to examine the issues that matter most to consumers. The aim of the congress is to develop responses to key challenges facing consumer policy, government consumer agencies, business and consumers. Speakers will, for example, look at how consumers' complaints are handled and what do to when their rights are breached, as well as how consumer protection can be better enforced. Consumer representatives at the conference are also expected to tackle issues such as bank fees, energy and telecommunications costs. The Congress also includes the Ruby Hutchison Memorial Address, which is open to the public free of charge.

Tickets for the two-day event are \$245 for members of the public, and \$1145 for those in the government or corporate sector. For more information or to sign up as a participant, log on to www.ncc2010.com.au

On March 15, CHOICE CEO Nick Stace will also announce the winners of the inaugural CHOICE Awards at a dinner-cum-awards ceremony. These awards recognise and applaud retailers and manufacturers that consistently provide consumers with the best service and value-for-money products (results will be published in our April issue). Dinner tickets cost an additional \$50 if you've already signed up for the conference, or \$150 for dinner and the awards ceremony. To find out more, contact our event management company, Arinex, on (02) 9265 0700, or email ncc2010@arinex.com.au. **TANYA FONG**

The inaugural CHOICE Awards will recognise and credit retailers and manufacturers that provide consumers with exemplary service and value for money

+ REWARDS CREDIT CARD

Buy now, fly later

Jetstar's new credit card compares well against other retailers' cards for rewards.

Following in the footsteps of major retailers Myer, Woolworths and David Jones, Jetstar has launched its own branded MasterCard and Platinum MasterCard.

Cardholders earn 1c in Jetstar dollars for every \$1 spent – 2c for every dollar spent on the Platinum card. This means you need to spend \$2500 on the Jetstar MasterCard for a \$25 voucher or \$10,000 for a \$100 voucher. The vouchers can be exchanged for Jetstar flights within three months of issue; you can use them towards any flight within six months from the date the voucher was issued. If the flight costs more than the value of the voucher, you can pay the difference. However, vouchers must be redeemed in one transaction, so if your flight costs less than the value of the voucher, you'll lose the balance.

You can request to redeem your rewards once you have enough points for a \$25 voucher, otherwise they will be sent to you automatically once you have enough credit

for a \$100 voucher for the MasterCard and \$2000 for the Platinum card. Voucher redemption cannot be deferred to save for a more expensive flight. You can redeem flights for yourself or for family members.

We compared Jetstar with the Myer Visa card, one of the Best Buy retailer cards in our last rewards credit card analysis (*CHOICE*, April 2009). If you spend \$2000 per month on the Myer Visa card you earn \$201 in vouchers (after deducting the annual fee). By contrast, \$2000 per month on the Jetstar MasterCard earns you \$191 in vouchers, and \$331 with the Platinum card – see table, above, for more.

GOOD POINTS FOR JETSTAR MASTERCARD

- Comparatively low annual fee and interest rate.
- Straightforward rewards program.

ANNUAL VALUE OF JETSTAR MASTERCARD REWARDS (AFTER FEE)

	Annual fee* (\$)	Interest rate** (%)	Penalty fees*** (\$)	Monthly credit card spending of (\$):		
				1000	2000	5000
				Jetstar dollars accrued*		
Jetstar MasterCard	49	10.99	40	71	191	451
Jetstar Platinum MasterCard	149	17.99	40	91	331	1051

TABLE NOTES * \$9 for each additional Jetstar MasterCard holder; \$39 for each additional Jetstar Platinum MasterCard holder. ** Interest rate for cash advances is 19.99%, 0.00% for balance transfers for six months. *** Late payment, over-limit and dishonour fees. * Annual accrual capped at 500 Jetstar dollars for \$50,000 spent on Jetstar MasterCard and 2000 for \$100,000 on the Platinum card.

BAD POINTS

- Short expiry date for vouchers – you can't defer travel until you have earned a higher value voucher.
- If your flight costs less than the value of the voucher, you lose the balance.
- The accrual of Jetstar dollars has annual caps – see table, above.
- Other rewards programs may offer a greater variety of reward options.
- High penalty fees.
- Jetstar did not fare as well as other carriers in our 2009 domestic and international airline satisfaction surveys. For our latest surveys, look out for *CHOICE*, April and May 2010. **UTAMIMH**

+ HEALTH

Bowel cancer screening tests reissued

Even if you've recently tested negative for bowel cancer, faulty test kits mean you need to be retested.

The federal government has implemented an at-home bowel cancer screening program for people aged 50, 55 and 65.

The faecal occult blood test (FOBT) kit tests for blood in faeces, a possible indicator of cancer. People who test positive are encouraged to undergo further diagnostic testing by colonoscopy. Australia has one of the highest rates of bowel cancer in the world, and because the cancer has few early warning signs, screening plays an important part in early detection and consequent successful treatment.

However, kits issued between 1 December 2008 and 8 May 2009 were found to be faulty. In many cases, blood in the original sample wasn't detected, falsely assuring people they were clear. New kits are being reissued to rectify the problem. The Department of Health and Ageing has written to all people who were affected, and you may already have received your replacement kit.

The department stresses the replacement kits are reliable, and strongly encourages program participants to retake the test (the retesting rate among those who've received the new test kit has to date been quite low).

More than 4000 people who originally tested negative for the presence of blood have tested positive in the new test, and while this doesn't mean they definitely have cancer, they have been urged to undergo a colonoscopy.

Go to www.cancerscreening.gov.au or call 1800 118 868 for more information. And look out for our investigation into the benefits and limitations of bowel cancer and other medical screenings in *CHOICE*, April 2010. **KARINA BRAY**



+ PESTICIDES

What are we really importing?

Are imported fruit and vegetables as healthy as Australian produce?

If you've recently bought frozen or canned vegetables, chances are they were imported; in the past four years, imports of vegetables have increased by more than 80%. On a recent trip to the supermarket, CHOICE found frozen broccoli and cauliflower from China, canned asparagus from Peru and canned corn kernels from Thailand.

These imported products are often cheaper than locally produced equivalents and dominate the supermarkets' generic brands. But questions have been raised about the safety of imported fruit and vegetables, with suggestions they're more likely to be contaminated with

toxic pesticides than produce grown in Australia.

We tested 30 samples of frozen or canned produce (fruit and vegetables) for a broad spectrum of 164 different pesticides. Five were produced in Australia or New Zealand; most of the rest were imported from China or South-East Asia.

Encouragingly, we found pesticide residues in only three – and even then at levels well below the maximum residue limit (MRL) – see Pesticide Regulation, below.

- Canned mushrooms from China contained the fungicide prochloraz at 4% of the MRL.

- Frozen green beans from China contained dicofol – an insecticide similar to DDT now banned in some countries – at 2% of the MRL.
- Frozen broccoli produced in Australia contained the insecticide permethrin at 2% of the MRL.

So it appears imported vegetables are no more likely to be contaminated with pesticides than Australian produce. But there's still the issue of whether we should be buying imported fruit and vegetables, when equivalent Australian produce is available at the same time, albeit at higher prices.

This is a complex issue and it's easy to be swayed by simplistic arguments. On the face of it, importing food from the other side of the world has significant environmental costs in terms of additional use of fossil fuels and increased greenhouse gas emissions – see our story on food miles, CHOICE December 2008/January 2009. But farming and food processing have their own environmental impacts that can far outweigh that of transportation, and food produced in Australia can also travel across huge distances.

You may also feel compelled to support Australian farmers. But farmers in China, Peru and Thailand also work hard and struggle to make a living. And what would happen to Australian exports if food miles were scrutinised more closely overseas?

DAVID OAKENFULL

It would appear imported vegetables are no more likely to be contaminated with pesticides than Australian produce

! PESTICIDE REGULATION

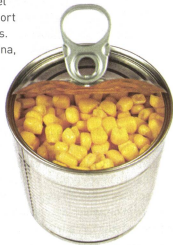
All foods sold in Australia must comply with the Food Standards Code, which defines maximum residue limits (MRL) for pesticides permitted in specific foods. The MRL is determined from a number of factors, including:

- How much of the food is eaten in the average diet.
- How toxic the pesticide may be.
- How easily the food absorbs the pesticide.

In theory, foods cannot be sold if they contain pesticides that haven't been specifically approved for that food or if the level of pesticide exceeds the MRL. Despite the generous safety margin, CHOICE has concerns about the regulation of pesticides. Australia is lagging far behind the precautionary principle other countries use to safeguard public health. Here, use of a pesticide is permitted unless there is conclusive scientific evidence that its approved use is hazardous to human health and it persists as an environmental pollutant.

The highly toxic pesticide endosulfan, for example, continues to be used on a wide range of citrus fruit, vegetables and cereals in Australia, despite having been banned in more than 60 countries, including New Zealand, the European Union and several Asian and West African nations. And while our regulators maintain it's safe, the chemical company Bayer is phasing out endosulfan as an insecticidal ingredient by the end of 2010.

CHOICE is working to improve the regulation of chemicals in Australia. Go to www.choice.com.au/chemicals for more information about our consumer advocacy project.



You may be able to avoid the increase to health insurance premiums by prepaying your annual premium by 31 March

+ RENEWABLE ENERGY

Greenswitched off

CHOICE's campaign to expose misleading environmental claims notches up another win, as Greenswitch is brought to task for breaching the Trade Practices Act.

The Global Green Plan Foundation, a not-for-profit organisation that sold renewable energy to consumers through its Greenswitch offshoot, has acknowledged it is likely to have breached legislation by making misleading representations, wrongly stating its services had an environmental benefit and that it had approval from the National GreenPower Accreditation Program between September and November 2008.

This outcome has its origins in a CHOICE investigation that found Greenswitch, despite having been struck off the government's Accredited GreenPower retailer register, continued to sell renewable energy credits to consumers. The Australian Competition and Consumer Commission (ACCC) investigated and took action after we made an official complaint.

Greenswitch claimed to offer "clean renewable energy from sources such as sun, wind, water and waste", but in many cases failed to use consumers' money to help the environment. Even after

its authorisation was revoked, Greenswitch continued to claim to sell "100% accredited GreenPower" and display the accreditation scheme's logo. Customers were issued certificates stating that owing to the GreenPower that been purchased on their behalf, an amount of energy from renewable sources had been fed into the national electricity grid that "reduced harmful CO₂ greenhouse emissions". But in many cases, this was false. As part of our research, we bought such certificates from Greenswitch and provided them as evidence for the ACCC investigation.

Global Green Plan is required to make amends by purchasing more than 4000 renewable energy certificates, which it failed to buy on behalf of customers in 2007 and 2008. It will also write to customers explaining the situation, and its directors will undertake training in complying with the relevant legislation.

For our latest campaign actions, go to www.choice.com.au/greenwatch.

ALAN DOOLEY



IN BRIEF

Premium pain

Private health insurance premiums are set to increase on 1 April. Many funds allow you to avoid this increase by prepaying your annual premium before then – check with your fund to see if you can lock in last year's premium.

Tax refund scam

The Australian Tax Office is reporting a new email phishing scam that asks people for personal and credit card details in exchange for a tax refund. The email uses the ATO logo and includes a link to a sophisticated fake ATO website. If you've received such an email you should delete it immediately; as a precaution, you should also type internet addresses directly into your internet browser. For more information, go to www.ato.gov.au.

Cattle class beds

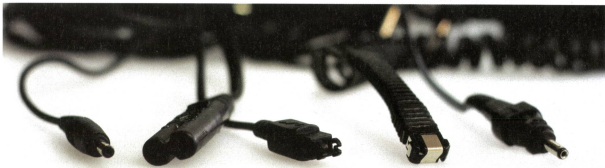
In a world first, from the end of 2010 Air New Zealand will offer economy class bed seats on certain long-haul flights. The "Skycouch", which is designed for couples, combines a row of three flat-surface seats along the window isles, and can be purchased for the price of two standard economy seats plus a third seat at half-price.



ALERT: HYDROXYCUT

Hydroxycut weight loss supplements have been implicated in cases of serious liver damage, including one case in Australia. It's been recalled overseas, but is still sold here. The Therapeutic Goods Administration, which has the power to recall the product, argues the Australian

formulation differs from those sold overseas. However, the toxic ingredients have not yet been definitively identified, and the formulations share many ingredients, including known liver toxins. CHOICE urges consumers not to take the supplement until its safety can be unequivocally established.



+ UNIVERSAL PHONE CHARGERS

Say no to overcharging

CHOICE is targeting mobile phone companies that are resisting moves to reduce excessive e-waste.

How many mobile phone chargers have you had in your lifetime? A quick straw poll here at CHOICE found that on average, each of us have had five phone chargers. Some admitted to having nine – including staff members who claim not to be concerned about keeping up with the latest trends in mobile and smartphones.

Across Australia – and the planet – this adds up to a huge amount of e-waste, not to mention the annoyance of automatically receiving what may well be an unnecessary charger every time you purchase a new mobile phone. Every charger does the simple job of juicing up your phone with energy – so why haven't manufacturers come up with a single charger that works for multiple phones?

Universal chargers are coming

Last October, the United Nations International Telecommunications Union (ITU) approved a voluntary standard for universal phone chargers. This will allow the same charger to be used, regardless of a handset's make or model. According to the ITU, under the standard chargers will also become more energy-efficient. Over time, the standard is expected to lead to fewer chargers produced, transported and thrown out. Consumers will benefit from being able to charge their mobiles anywhere from an available charger. The ITU says many companies have agreed to comply with the standard for new products by 2012, including 3 Group, Nokia, Samsung, Sony Ericsson, Telstra and Vodafone.

CHOICE call to action

Following on from our latest test of smartphones (CHOICE, February 2010), we're pleased to notice that all the phone manufacturers cited are on the ITU's list of companies preparing to follow the standard from 2012 – all, that is, except Apple, Blackberry and HTC.

We've written to the CEOs of all these companies, asking them to sign on to the standard and help lighten the e-waste load. We've also sent a copy of our letter to Al Gore, who happens to be on Apple's board of directors. As one of the world's highest-profile environmentalists, we're pretty sure he'll want to take appropriate action. We've alerted Consumers International too, inviting 220 consumer bodies from 115 countries to apply the pressure worldwide.

Now we need your help to reduce e-waste. Log on to www.choice.com.au/phoneaction and join us in urging Apple, Blackberry and HTC to get on board with universal phone chargers.

All smartphone brands have signed up to the ITU's standard for universal phone chargers – all, that is, except Apple, Blackberry and HTC

CASE STUDY

Finding the right charger

Phil is a senior registered nurse at a major Sydney hospital. On his ward, staff often need to charge patients' mobile phones. They keep 10 different chargers, all of which have been left behind by patients and never claimed, in a bathroom for this purpose.

Recently, Phil needed to contact the next-of-kin of a new patient who couldn't talk or write for herself. The 93-year-old patient did have a mobile phone, but it had a flat battery. To Phil's exasperation, none of the 10 chargers he had could do the job. (Luckily, the patient's niece tracked her aunt to the hospital and arrived later that day.)



+ COMPACT MULTI-FUNCTION OVEN

Steams, bakes and microwaves

This appliance combines healthy multi-function cooking with a sleek space-saving design.

Sharp's new four-in-one oven combines the advantages of microwave, steam, convection and supersteam cooking. As well as saving space in the kitchen, it also allows healthy meals to be cooked with minimal oil, and conveniently comes with 43 pre-programmed auto-cook menus.

Our home economist, Fiona Mair, put the SuperSteam through its paces and was impressed with the results. The microwave function defrosted a chicken well and continued to cook the chicken fairly well on supersteam convection mode. The supersteam mode heats steam up to 300°C before combining with the convection heating system. It also performed well on convection-only, creating delicious scones. Steaming broccoli produced a slightly dull green colour; however, we got a perfect result in half the time when we used the microwave setting. When it came to reheating quiche using the microwave setting, Fiona said the results were among the best she's ever come across for this test.

The SuperSteam is easy to use, with basic step-by-step instructions. It has two moulded shelves that make cleaning simple, and despite

SHARP SUPERSTEAM OVEN AX1500JS

Price \$1649

Contact www.sharp.net.au



having no self-cleaning function, a 20-minute steam cycle makes it easier to clean stubborn residues. The controls are so informative that you don't need to consult the instruction manual very often.

The only disappointments are the lack of a top element for grilling, which doesn't provide direct heat for browning, and a relatively small oven cavity. It also cannot perform two cooking functions, such as roasting and steaming, at the same time.

CHOICE VERDICT

The SuperSteam is good for small living areas, caravans or holiday apartments, or anywhere where there is no space for a separate microwave, oven and steamer – and combining all these functions into one appliance justifies its price tag. If you have a big family or do a lot of entertaining, this may be a good addition to your conventional oven. **REBECCA GATTO**

+ GRAPHICS TABLET

Get in touch with your PC

Let your fingers do the working.

Put aside your PC mouse – all you need are your fingers. Wacom's new Bamboo Fun graphics tablet uses one- and two-finger gestures to do anything a computer mouse can do, from pointing and clicking on files and folders to web browsing and digital finger painting. It also comes with a pressure-sensitive pen for sketching, drawing, writing, navigating and controlling programs. You can swap the pen for finger gestures simply by putting the pen aside, although you can't use pen and touch control at the same time.

The Bamboo Fun is aimed at home users. Touch control is easy to learn and the gestures should be familiar to anyone who's used any of the growing range of smartphones, laptops or touchscreen PCs with touch navigation.

The Bamboo Fun is powered by a USB cable that connects it to your PC and has four customisable control buttons, and the tablet can be set up for left- or right-handed users. It comes with the pen and touch control as well as Adobe Photoshop Elements and Corel Painter Essentials software for Windows and Mac. The Bamboo family also includes a smaller pen and touch model (\$159), plus models with touch input only (\$99) and pen input only (\$99).

CHOICE VERDICT

If you have a laptop with a multi-touch trackpad, you'll appreciate the way Bamboo brings similar ease of use to your desktop computer. For more on Bamboo, see the Mar/Apr 2010 issue of *CHOICE Computer*. To subscribe, call 1800 069 552 (toll-free) or go to www.choice.com.au/magazines.

STEVE DUNCOME



WACOM BAMBOO FUN GRAPHICS TABLET

Price \$289

Contact www.wacom.com.au



COMING

Induction cooktops

Induction cooktops promise better and faster cooking, greater safety and a reduction in electricity and gas wastage compared with conventional cooktops. However, they're still considerably more expensive. We find out if their improved efficiency is enough to justify their high price tags.

Digital photo frames

The good news is that digital photo frames are improving in picture quality each time we test them. They now come with impressive extra features such as built-in printers and online connectivity – but are these features compromising their overall ease of use?

4-slice toasters

Any busy parent with several mouths to feed will appreciate the value of a toaster that can toast multiple slices of bread at once. We discover a model that's head and shoulders above the rest, and outline important safety features to consider.

+ STRAP-ON SPEAKERS

Strap on the sound

A neat solution for bigger sound for your TV in small rooms.

If you're disappointed with the sound from your TV – which is likely, given CHOICE's ongoing criticism of most TVs' inbuilt systems – but don't have room for a 5.1 surround sound system, Q Acoustics' Q-TV2 is worth considering. It's far from cheap, but it can deliver improved sound without taking up much space.

The device attaches to the back of your TV and can fit 81cm-106cm screen sizes. (A device designed for larger TVs will be available later in 2010, but wasn't for sale at the time of testing.) It comprises a flat subwoofer and two side speakers that project just a little from the sides of the TV screen. Connection is via the headphone socket, but there's a warning in the manual that this may not work with some TVs. The alternative is through the line-out or optical-out, which will provide the best quality sound, although this option means you have to use the device's limited remote control to adjust the volume. We recommend the headphone connection if possible, because you only need to use the TV remote control.

Sound quality is impressive for such a compact unit. The subwoofer isn't as powerful as you would expect from a 5.1 home theatre system and it can't deliver surround sound, but it's reasonably smooth and produces a lot more punch than any TV we've tested. Voice quality is very good (although it could have a little more bass), and when it's turned up very loud there's minimal distortion. Our only minor reservation is that a little is lacking in the mid-range at times.

There are settings for different room positions, so you won't be overwhelmed by bass if your TV

Q ACOUSTICS Q-TV2

Price \$740

Contact

www.crestmore.com.au



is located in a corner or against a wall, and a lip-sync adjustment to make sure the sound isn't delayed when playing DVDs.

The device is attached to the TV via two rails, which are in turn attached to the TV's wall-mounting sockets. This is simple to do, but means you'll need a separate wall mounting kit (\$449) if you want the TV wall-mounted.

Of course, powerful sound requires more power than the TV normally uses, but the Q-TV2 manages to deliver a good level of sound while using about 6W, which isn't excessive. However, it also uses 1.8W in standby mode, which is a little high. We suggest turning it off at the wall when not in use.

CHOICE VERDICT

If you're strapped for space or just want a minimalist look, the Q-TV2 can deliver good sound – but you'll pay for the convenience. **CHRIS RUGGLES**

The Q-TV2 speaker system is far from cheap, but can deliver improved sound for your TV without taking up much space





STORY RACHEL CLEMONS

Seal of approval?

Can you always trust the health and sustainability logos you see on food? CHOICE finds out.

NUTSHELL

>> The top 10 health and sustainability logos you see on food can generally be trusted, but the level of integrity underpinning the programs – particularly with regard to consumer focus, stakeholder engagement and label verification – can vary.

We're constantly encouraged to choose nutritious foods for our health's sake and to prevent chronic diseases. At the same time, we're also urged to think about the social and environmental implications of the many products we buy.

So what was once a straightforward weekly grocery shop for many people has now become a complex task of label and logo investigation. You'll encounter the logos of a myriad of food endorsement programs that supposedly allow you to choose healthier or more sustainable products. But which ones can you really trust?

Food endorsement programs set out to achieve quite different – but all admirable – goals, from improving trading and working conditions of third-world farmers, protecting dolphins against harmful fishing practices, improving nutritional health or supporting sustainable agriculture, through to improving the welfare of commercially farmed animals.

To compare these programs, CHOICE took a close look at how they operate and the level of integrity underpinning each program – see How We Evaluate, right. An online survey helped us narrow the field to the 10 logos most recognised and used by consumers, and we posed the hard questions to the relevant programs.

- What does your program aim to achieve?
- What eligibility criteria or standards underpin the program?
- How is compliance with the program's standards or criteria monitored and enforced?
- How is the program funded?
- Do any of the people involved in making decisions about the program have a vested interest, and how is any conflict of interest avoided?
- Is key information about the program and endorsed products publicly available?

Highly recommended programs

There's no argument that the objectives of all of the programs evaluated are highly commendable. And the good news is that the programs behind the 10 logos most recognised and used can, in the main, be trusted and relied on to make healthy or sustainably smart choices. But two in particular stand out from the crowd:

- **Australian Certified Organic (ACO)**
- **National Association for Sustainable Agriculture, Australia (NASAA).**

When we assessed ACO and NASAA against our criteria (see the table, page 17), they passed with flying colours. Both conduct annual, onsite third-party verification of producers or companies endorsed under their program. They're transparent about their standards, governance and how they're funded. They also ticked all the boxes for consumer focus, which we consider vital given it's consumers who are using the logos to buy products and ultimately support the programs.

In addition, both programs have mechanisms in place to ensure they're free from conflict of interest; their standards are open to broad public and industry input; and the programs are accessible to producers and companies of all sizes. Certainly, the rigour of these programs comes as no surprise given that they're both accredited by the government's Australian Quarantine Inspection Service as organic certification bodies. For more details about these programs, see Highly Recommend Programs, above right.

Other recommended programs

Some programs, while still trustworthy, fall short against one or two of our criteria and so missed out on our highest accolade. For full profiles, including links to product databases, standards and governance details for each program, go to www.choice.com.au/foodendorsements >

HIGHLY RECOMMENDED PROGRAMS



AUSTRALIAN CERTIFIED ORGANIC

AUSTRALIAN CERTIFIED ORGANIC (ACO)

Logo seen on baby food, biscuits, bread, cakes, cereal, coffee, eggs, fruit, licorice, milk, olive oil, tea, vegetables, wine etc. See www.australianorganic.com.au/search.asp

What it means Use of this logo indicates the product meets organic standards, which include stringent animal welfare and environmental standards. Use of synthetic chemicals such as pesticides or herbicides

is prohibited. There are no genetically modified inputs, and the organic philosophy incorporates a respect for the natural order of seasons and animal behaviour. Animals are free-range and there's no use of growth promoters such as steroids or hormones.

Program standards/criteria See www.australianorganic.com.au/index.asp?Sec_ID=135

Program/organisation structure ACO is a wholly-owned subsidiary of the Biological Farmers of Australia (BFA). Information regarding ACO's governing structure is outlined on the BFA website and can also be

accessed via the ACO website. See pages "Board of Directors" and "Structure of BFA" under "About the BFA" at www.bfa.com.au

Program funding BFA is a not-for-profit organisation funded by membership fees and promotional contributions, along with promotional initiatives and sponsorships for publications and other activities. ACO charges for its certification services and this funds its operating costs.

Consumer contact details

Phone: (07) 3350 5716

Email: organiccrusader@bfa.com.au

Website: www.aco.net.au



NASAA CERTIFIED ORGANIC

Logo seen on baby food, cereal, cheese, fruit, herbs, jams and spreads, juice, meat, milk, nuts, olive oil, vegetables, wine etc. See www.nasaa.com.au/product.html

What it means As per ACO, above.

Program standards/criteria See www.nasaa.com.au/publications.html

www.nasaa.com.au/publications.html

Program/organisation structure NASAA comprises an association of members and internationally certified operators through its wholly owned subsidiary, NASAA Certified Organic (NCO). Both NASAA and NCO each have a board comprising up to five directors, as well as a chairperson. See www.nasaa.com.au/welcome4.html

Program funding NASAA is a not-for-profit

company with income generated from its membership subscription, exhibition representation and the use of trademark revenue. The NCO is funded by the income generated from certification delivery and service provision.

Consumer contact details

Phone: (08) 8370 8455

Email: enquiries@nasaa.com.au

Website: www.nasaa.com.au

HOW WE EVALUATE

The diversity of the programs' objectives makes it impossible to compare and rate their underpinning standards or criteria. In order to separate the best from the rest, CHOICE identified a number of key criteria relating to the way a scheme is managed and operated that are crucial for consumer confidence in its reliability and trustworthiness, and to determine how helpful the scheme is for consumers when making food choices. We used survey responses and additional information from websites, promotional literature and annual reports to evaluate against these criteria:

Transparency We confirmed whether or not the following information is publicly available:

- logo standards/criteria
- how the program is funded

- program board members and governance.

Consumer friendly The scheme should be helpful for and accessible to Australian consumers. We checked that consumers:

- can easily access published information about which products are endorsed
- can call a local or free-call number for information and to give feedback
- are formally given opportunities to provide input into decisions about the program.

Conflict of interest We confirmed that mechanisms are in place to avoid and manage any conflicts of interest in decision-making about the scheme.

Stakeholder engagement We checked whether program standards/criteria are open to broad public consultation, which is required under international standards (ISO65) for bodies operating product

certification systems. Public consultation can improve a scheme's transparency, efficiency and effectiveness.

Equitable participation Fee structures should ensure any producer or manufacturer can participate in the scheme, regardless of size or profits. We checked that schemes have fee schedules that are tiered, based on a percentage of sales or a similar structure that caters fairly for producers of different sizes.

Verification All programs in this review have rigorous procedures for verifying compliance with their standards/criteria. To be considered very rigorous, we required verification to be conducted:

- onsite for all producers/farmers or for each product (as applicable)
- by independent third-party auditors
- at least annually.

OTHER RECOMMENDED PROGRAMS



FAIRTRADE

www.fairtrade.com.au

Logo seen on coffee, tea, chocolate, cocoa and nuts.

What it means This label on a product means its producers and traders have met internationally agreed Fairtrade standards. Through Fairtrade certification, farmers and producers in developing countries receive a designated fair price for their produce, helping provide security and stability as well as additional funds to develop their communities and invest in things such as education and health care.

Why it falls short Under the Fairtrade program, certification is generally given to what are known as "producer organisations" rather than individual farmers. Producer organisations can be large, comprising of hundreds or sometimes thousands of farmers. For this reason, when compliance with the standard is being verified a "group certification" model is followed, where the producer organisation itself is audited, in addition to random checks of a representative sample of individual farmers. This means some farms or farmers may never be visited.



GI SYMBOL

www.gisymbol.com.au

Logo seen on bread, breakfast cereals, crackers, fruit, frozen desserts, fruit bars, fruit juice, milk, pasta, rice, snacks, sweeteners, yoghurt etc.

What it means A food product that carries the GI Symbol has had its glycemic index tested to the Australian Standard in an accredited lab. It also meets nutrition criteria for energy (calories/kilojoules), fat, saturated fat, sodium, and where appropriate, fibre and calcium. The Glycemic Index (GI) is a measure of how the carbohydrate in a food affects

your blood glucose levels as it's digested, absorbed and metabolised. Low-GI foods are recommended for people with diabetes, and low-GI diets may also help those who need to lose weight.

Why it falls short The development and any subsequent reviews of the GI Symbol Program criteria have not been open to broad public consultation and therefore there's been no formal opportunity for consumers to have input.



HEART FOUNDATION TICK

www.heartfoundation.org.au/tick

Logo seen on bread, biscuits, breakfast cereals, cheese, custard, grains, muffins, pasta and noodles, fresh fruit and vegetables, fruit juice, nuts and seeds, milk, meat, oils, poultry, ready meals, sauces, seafood, spreads, stocks, yoghurt etc.

What it means Foods bearing the tick meet the NHF Tick program's nutrition criteria and represent choices that are lower in certain nutrients (such as saturated fat, sodium) and/or higher in others (such as fibre) than other foods in the same category.

Why it falls short Its rigorous verification process involves monthly random audits and product testing by a third party to ensure products labelled with its logo meet its nutrition criteria. However, while some products are tested more frequently it's not required that all products be verified annually. All of its nutrition criteria will eventually be made public, but for now just 10 of the 60+ food categories are currently available. The development and subsequent reviews of these criteria have also not been open to broad public consultation.



ORGANIC GROWERS ASSOCIATION (OGA)

www.organicgrowers.org.au

Logo seen on fresh fruit and vegetables, jams, preserves, dried herbs etc [primarily at farmers markets, local shops and

independent organic stores].

What it means See ACO, page 23.

Why it falls short There's no information on the OGA website about the products it certifies; to get this information, you need to contact the OGA office directly.



RAINFORREST ALLIANCE CERTIFIED

www.rainforest-alliance.org

Logo seen on coffee, cocoa and tea.

What it means The Rainforest Alliance Certified seal indicates all or some of the ingredients come from certified sustainably managed farms or forests that meet standards for environmental protection, social justice and economic management.

Why it falls short Rainforest Alliance ticked all boxes bar one – we initially struggled to make contact with this program in Australia to send out our survey, and it's difficult for Australian consumers generally to call the program for information or to give feedback.



RSPCA APPROVED FARMING SCHEME

www.rspca.org.au/what-we-do/approved-farming-scheme.html

Logo seen on eggs and pork.

What it means Eggs and pork stamped with the RSPCA "Paw of Approval" have been produced to the RSPCA's animal welfare standards for layer hens and pigs. These are higher than required by law or the relevant codes of practice.

Why it falls short In addition to unscheduled assessments, producers under the RSPCA Approved Farming Scheme undergo rigorous routine on-site assessments at least every six months. However, the assessors are RSPCA staff, not independent third party auditors.

The development and any subsequent reviews of the scheme's standards have not been open to broad public consultation, and there's been no formal opportunity for consumers to have input.

FOOD ENDORSEMENT PROGRAMS COMPARED

Program (in alphabetical order within categories)	VERIFICATION			TRANSPARENCY			CONSUMER FRIENDLY			CONFLICT OF INTEREST	STAKEHOLDER ENGAGEMENT	EQUITABLE PARTICIPATION
	Onsite for each product	Independent third-party auditors	At least annually	Is information publicly available about logo standards / criteria?	Is information publicly available about how the program is funded?	Is information publicly available about the program board members / governance?	Can consumers easily access published information about which products are endorsed?	Can consumers call a local or free -call number for information and to give feedback?	Are there formal opportunities for consumers to provide input into decisions about the program?	Are there mechanisms in place to avoid conflicts of interest?	Are the program's standards open to broad public consultation?	Do costs involved enable all companies to participate regardless of size or profits?
HIGHLY RECOMMENDED												
ACO	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
NASAA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
RECOMMENDED												
Fairtrade Alliance Certified	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
GI Symbol	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Heart Foundation Tick	✓	✓	✓	Partial	✓	✓	✓	✓	✓	✓	✓	✓
OGA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Rainforest Alliance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
RSPCA Approved Farming Scheme	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
ROOM FOR IMPROVEMENT												
Dolphin Safe	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FREPA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

ROOM FOR IMPROVEMENT

FREPA accredited products meet free-range standards, and tuna with a dolphin-safe logo is a better option than one without if you're concerned about dolphin welfare, but the programs behind these logos show a number of shortcomings when assessed against our criteria.



FREPA

www.frepa.com.au

Logo seen on eggs, chicken and turkey meat.

What it means The logo indicates the product has met Free Range Egg & Poultry Australia (FREPA)'s free-range standards, which include standards

for animal welfare, animal health, environmental sustainability, land care and food safety.

Why it falls short FREPA doesn't publish information about the products it certifies, and its standards haven't been open to broad public consultation. Also, conflict of interest is unavoidable as its council is made up of members, all of whom are free-range producers. Its standards are developed and agreed on by its members – the same members who want to use the logo.



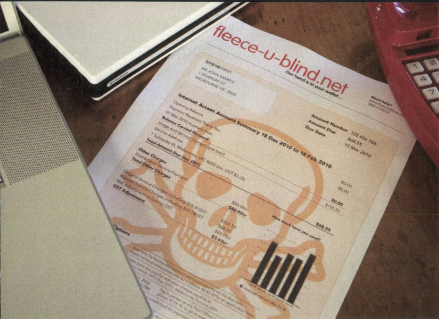
DOLPHIN SAFE

www.earthisland.org/dolphinSafeTuna/consumer

Logo seen on tuna.

What it means Use of this logo indicates methods of fishing that harm dolphins, such as the use of drift gill nets and intentional chasing, netting or encirclement of dolphins during a fishing trip, have not been used to catch the tuna.

Why it falls short The Earth Island Institute's International Dolphin Safe monitoring program only has on-board observers for fishing trips in the Eastern Tropical Pacific Ocean (the primary ocean region where tuna are known to swim with dolphins), and only then on fishing vessels that are 400 gross tonnes and above. There's no single industry-wide logo for manufacturers signed to its Dolphin Safe standard, and it's difficult for Australian consumers to call the program for information or to give feedback.



STORY TANYA FONG

Every byte counts

CHOICE checks out the fine print and highlights what to look out for when buying or switching broadband plans.

NUTSHELL

>> Set your monthly budget and decide how much data you need before shopping around for plans.

>> Whether the plan is value for money depends on your personal internet usage pattern. Consider carefully the features offered by each plan.

CHOICE's internet service provider (ISP) satisfaction survey (CHOICE, November 2009) found the two most common reasons cited by respondents for changing ISPs was that they found a better plan or that their previous plan was too expensive. Of the seven million households that have internet access, 87% have broadband, and the majority are on ADSL or ADSL2+. One in five said they're likely to change ISPs in the next 12 months.

Clearly, you're ready and willing to shop around for the best value ISPs. But given the myriad of broadband plans available, which one offers you real value for money for your particular needs? To save you time and money, we reviewed 12 ADSL and ADSL2+ plans (see table, page 20, for the ADSL2+ plans) offered by the 11 ISPs most commonly used by CHOICE members.

The good news is that most ISPs warn consumers in advance of exceeding a monthly data allowance; the bad news is that choosing the best broadband plan

to cover you and your family's specific needs can be a confusing – and costly – exercise.

Finding the right plan

About 58% of CHOICE members have already fulfilled the original contract period with their current ISP, so they're free to switch ISPs – but (understandably) may not know how to. Most of us select a broadband plan based on three criteria: price, data allowance and speed. However, it's difficult to compare plans as the prices and data allowances are of varying amounts. It's also difficult to estimate how much data you'll really need. If you find yourself either under-using or going over your monthly data allowance, you may be on an unsuitable plan.

Between July 2008 and June 2009, the number of complaints to the Telecommunications Industry Ombudsman about disputed internet usage charges doubled from the previous year to more than 27,000, which suggests over-usage is the bigger problem.

DID YOU KNOW?

Questions to ask when switching broadband plans

PRICE DETAILS

- Does the price already include a home phone or VoIP line?
- What are the disconnection, installation and switching charges?
- Can you bring your own modem or do you have to use your new ISP's modem?
- What is the cost of upgrading your plan with your existing ISP compared with switching to a new one?

DATA ALLOWANCE

- How much are you paying per

gigabyte during peak times?

- Will you use your off-peak data allowance?
- Are uploads counted towards your monthly data allowance?
- Does the plan have an unmetered content zone for media services you use or might be interested in, such as ABC TV iView or Bloomberg?

SPEED LIMIT

- What speed can you receive in your area?
- Does the slowed speed affect only the period in which you have

exceeded your quota, or both peak and off-peak periods?

BUNDLES

- Do you make many local and national calls on your home phone?
- Is it more cost-effective to have broadband without a home phone or to bundle with a VoIP or standard home phone line?
- If you unbundle your broadband service but keep your phone line with your old ISP/telco, do you need to pay any penalty or cancellation fees?

Depending on your ISP and the plan you're on, when you exceed your monthly data allowance your internet connection speed can be slowed and you'll be either charged for the excess or given the option to buy extra data to reverse the slowed speeds.

Data allowance

When shopping around for a broadband connection, you should first decide on your monthly budget. Next, work out how much data allowance you need. "Most consumers don't have a clue about how much data they are likely to consume," says Scott Kennedy, marketing manager for Compare Broadband (www.comparebroadband.com.au), an online comparison and switching site. "They also have no idea what 20GB of data looks like in terms of usage. Adding to the confusion is whether uploads and downloads are included in your data allowance or just downloads – not to mention the issue of 'peak' and 'off-peak' usage."

Optus and Internode both have broadband calculators on their websites that consumers can use to gauge how much data you might need per month. Broadband calculators tabulate the number of emails and attachments you send and receive, as well as the number of movie and music files you might download; a full-length movie, for example, takes up to 1GB, while a one-hour TV program a day for one month guzzle up at least 3GB per month. So a plan that offers 50GB may sound generous, but it's such a good deal if 25GB can only be downloaded between 2am and 8am when most of us are sound asleep. A broadband calculator will not highlight this. You must also include any upload data in your calculation if you regularly upload big data files, including YouTube videos.

Unmetered content

Check whether the ISP offers unmetered content, as this information is also not usually available on comparator sites. Both iiNet and Westnet allow subscribers to watch ABC TV through iView without having these programs eat into their allocated data allowance – so even if you exceed your monthly data quota, you can still access ABC programs at full speed. iiNet subscribers are also able to download Xbox games quota-free, while Internode provides access to 80 radio stations. Telstra offers a wide range of unmetered news, sports, travel and lifestyle TV programs, as well as movies, music and games, to buy online and download as unmetered content on its Bigpond site. See the table on page 20 for more.

CHOICE member Lincoln De Kalb offers this tip to help work out if your plan provides value for money: "Simply divide the monthly cost by number of gigabytes you get during peak times as your base for comparison. If the plan includes a home phone, take into account the line rental and any free calls."

CASE STUDY

A better plan

CHOICE member Cameron Tree and his family are on Telstra Bigpond's Elite Liberty ADSL2+ plan (\$69.95/month), with a 12GB monthly data allowance and no excess usage charges. He pays a total of \$99.90 per month, which includes their home phone. When the Trees busted their 12GB allowance, he upgraded to 25GB and paid \$119.90 per month. He used about 14GB, leaving 11GB unused. "It's really frustrating getting the data usage right," says Cameron.

Based on our method of analysis used in this report, we set out to find Cameron a cheaper bundle with ADSL2+ speed and peak data allowance of between 15GB and 20GB. We found three possible plans that offer good savings compared with his current broadband and home phone plan:

- **iiNet Broadband 2+ Home4 with VoIP** bundle \$69.90/month (15GB of peak data between 8am-2am, 10GB between 2am-8am). Savings: \$30/month. Set-up fee: \$79.95. Connection fee: \$39. (\$100 rebate on new modem for a 24-month contract).
- **Internode Home Fast 15** with home phone bundle \$69.95/month (15GB – no time restrictions). Savings: \$29.95/month. Connection fee: \$0 for 24-month contract, \$39 for one month contract.
- **TPG ADSL2+ with VoIP** bundle \$50/month for 80GB (40GB of peak data between 8am-2.30am; 40GB off-peak data between 2.30am-8am). Savings: \$49.90/month. Connection fee: \$20 phone deposit. \$59.95 for a 12-month contract; \$0 for an 18-month term. The VoIP bundles include 500 free minutes for local and national calls to fixed phone lines. (Note: TPG offers VoIP only.)

Speed variables

You may not always have a choice between ADSL and the faster version, ADSL2+, because the speed you can receive depends on where you live, your distance from the phone exchange, line quality and length, interference, network configuration, traffic and equipment.

ADSL2+ offers much higher download speeds than ADSL – between 8Mbps and more than 24Mbps – at distances further from the telephone exchange compared with ADSL. Currently, about a quarter of all Australian homes have ADSL2+; you can check if you're able to receive ADSL and/or ADSL2+ by keying in your current home phone number at Whirlpool's Broadband Choice website (bc.whirlpool.net.au/bc/). >

If you constantly find yourself either under-using or going over your monthly data allowance, you may be on the wrong broadband plan

ADSL2+ PLANS COMPARED

ISP / plan (listed in alphabetical order)	Monthly bundled cost	Bundled with	Minimum contract term (months)	MONTHLY DOWNLOAD LIMIT		
				Total (GB)	Peak / duration	Off-peak / duration
AAPT Livenet 5 and HomeChat Starter Bundle	\$79.95	Home phone with \$50 worth of calls monthly	24	5	na	na
Adam Internet (SA and NT only) Home ADSL Open Medium (A)	\$69.95	VoIP	0	20	10GB / 8am-12am	10GB / 12.01am-7.59am
Exetel NF/2IncTel	\$65	Home phone	12	5 (B)	5GB / 12pm-12am	No charge and up to 60GB (12am-12pm (C))
iiNet Home Phone 1	\$59.90	Home phone	24	10	5GB / 8am-2am	5GB / 2am-8am
Internode Home Fast 2	\$49.95	Home phone	1	2	na	na
iPrimus ADSL2+ Extra Starter Plus	\$69.95	Home phone	12	6	2GB / 12pm-12am	4GB / 12am-12pm
Netspace ADSL2+ Super 20 Anytime with Home Phone Lite	\$59.90	Home phone	0	20	na	na
Optusnet Broadband Plan 12GB	\$69.95	Home phone (includes up to \$50 worth of calls; free 20-minute calls to Optus mobiles between 8pm-12am)	24	12	4GB / 12pm-12am	*8GB / 12am-12pm (*reduces to 4GB after first 12 months of contract)
Optusnet Yes Fusion	\$79	Home phone (unlimited local, national and Optus mobile calls)	24	4	na	na
Telstra Bigpond Home Bundle (D)	\$78	Home phone (Unlimited local calls)	24	2	na	na
TPG ADSL2+ with VoIP	\$49.99	VoIP (free 500 VoIP minutes for local and national calls per month)	6	80	40GB / 8am-2.30am	40GB / 2.30am-8am
Westnet Broadband2+ Pro Option 1	\$59.90	Home phone	6	10	5GB / 8am-2am	5GB / 2am-8am

USING THE TABLE ISPs comprise ADSL2+ providers most commonly used by CHOICE members, as well as Whirlpool's 15 most commonly used ISPs by its 331,000 members. We selected the ADSL2+ bundle plans from each ISP based on the most commonly used data allowances by CHOICE members. 87% of members bundle their internet access with a home phone. **ADSL2+** About 26% of our members are on ADSL2+ with 31% with monthly data allowances between 2GB and 10GB. The plans do not include installation, disconnection or switching charges. Plans and pricing from the ISPs listed are accurate as of 4 February 2010.

CHOICE ONLINE

To also see our analysis and table of ADSL plans, log on to www.choice.com.au/ADSLplans

< To check your current connection speed, you can use online speed tests found on most ISPs' websites.

Which plan suits you?

The table above lists ADSL2+ plans for the ISPs commonly used by CHOICE members, with data allowances they typically subscribe to. You can use this table to see what type of plans suits you and the fine detail involved, such as whether you have the option to purchase extra data or be charged excess usage fees. Most ISPs notify you before you exceed your data allowance, but it's worth keeping tab of your usage through the online meter provided by your ISP, especially if your broadband connection is shared with several household members.

While broadband/home phone bundles with unlimited local or national calls with capped charges may seem convenient, you may actually be paying a lot more for your broadband service if you don't make many local or national calls. Optus' Yes Fusion plans, for example, do not limit your data usage to peak or off-peak hours and offer unlimited local, national and Optus mobile calls, but charge excess fees when you exceed your monthly data allowance. You may want to consider broadband bundles with Voice over Internet Protocol (VoIP) phones – making calls using your internet connection – as these are generally cheaper (see A Better Plan, page 19).

data count	Unmetered content	Able to purchase more data after excess / cost	Excess usage policy	Notice of excess When reached
downloads only	No	No	Speed shaped to 64kbps at all times (peak and off-peak times)	Yes – by email or SMS
downloads and uploads	Yes – ABC iView, Australian Live TV, TiVo and radio	Yes – from \$5 for 4GB (2GB/peak+ 2GB/off-peak)	Speed shaped to 64kbps at all times (peak and off-peak times)	Yes – by email
downloads only	No	No	When the peak data allowance is reached, \$0.50 is charged for each additional MB	Yes – by email
downloads only	Yes – ABC iView, Xbox Live, iTunes, Barclays English Premier League, Freezone Kids	No – you can upgrade your plan to one with more data allowance at no charge	Speed shaped when data allowance is reached	Yes – by email
downloads only	Yes – TiVo, ABC iView, IP Radio, Games On Net	Yes – from \$5 for 2GB to \$60 for 60GB	Speed shaped when data allowance is reached	Yes – by email
downloads and uploads	Yes – ABC iView, iPGN and TiVo	Yes – from \$5.95 for 1GB to \$49.95 for 20GB	Speed shaped when data allowance is reached	Yes – by email
downloads and uploads	Yes – select games	Yes – from \$19.95 for 4GB to \$39.95 for 12GB	Speed shaped when data allowance is reached	Yes – by email
downloads and uploads	No	No – but you can upgrade or downgrade plans once a month at no cost	Speed shaped if you exceed your off-peak data allowance; usage will be counted towards peak data allowance	Yes – by email
downloads and uploads	No	No	\$0.15 per MB until you reach 2GB of excess usage (\$300 cap), after which you will be speed-limited	Yes – by email
downloads and uploads	Yes – news, music, movies, sports programs	No – but you can upgrade or downgrade plans once a month at no cost	\$0.15 per MB and is capped at \$300	Yes – by email
downloads only	Yes – news and sports digital TV programs	No	Speed shaped when data allowance is reached	Yes – by email
downloads only	Yes – ABC iView, Xbox Live, iTunes, Barclays English Premier League, Investec Super 14s rugby, Freezone Kids	No	Speed shaped for downloads only	Yes – by email

TABLE NOTES na Not applicable. (A) Adam Internet does not provide home phone line rentals, so its prices do not include additional home phone rental costs you need to pay a telco. (B) Does not include off-peak usage. (C) No charge does not mean unlimited – an individual customer who downloads more than three times the average of all other customers is deemed an “unfair user” and Exetel may withdraw the service. (D) Telstra Bigpond’s monthly plans start from 2GB, then from 12GB-200GB. Plans of 12GB or greater do not attract excess usage fees.

How do you switch plans?

A switching site such as Broadband Expert is useful, but bear in mind it only provides plans from the ISPs it partners. Whirlpool’s Broadband Choice (bc.whirlpool.net.au) has independent information on all 229 ISPs in Australia and their plans, but does not provide a switching service. Whirlpool also has a very active consumer forum in which broadband plans are peer-reviewed, so you can find practical information about the ISP you’re interested in from real-life customers.

If you’re considering switching broadband plans but still have a contract with your current ISP, see if you can upgrade (or downgrade) your plan and the costs involved. Sometimes there is no charge upfront

but you’ll get locked into another fixed contract term (AAPT, for example, requires subscribers to start on another 24-month contract when they change plans). If you’ve already decided to switch, find out the cancellation costs as well as the installation and connection fees for your new ISP.

A process known as fast or rapid transfer allows you to switch from ISP to another with a reduced set-up fee and with minimal service disruption during the transfer – though both your current and new ISPs must be rapid transfer participants. If you sign up to a non-rapid transfer ISP, you may have to pay full installation fees and possibly be without internet access for at least a week. ■



STORY DAVID OAKENFULL

Who's afraid of GM food?

Supermarket shelves are probably loaded with foods made from genetically modified crops. Should you be concerned?

NUTSHELL

>> Australian supermarkets are now full of foods with ingredients that could be derived from genetically modified (GM) crops.
>> Most scientific evidence suggests these foods are harmless, but lack of evidence of harm isn't evidence of safety.
>> Current labelling regulations make it almost impossible for consumers to know when they're buying GM foods.

Genetic modification (GM) refers to the technology of artificially transferring genetic material from one type of organism to another. In food production, the aim of GM is to develop healthier and more productive crops and farm animals.

It's a controversial issue that arouses strong passions. Proponents believe GM can feed the world's starving millions. They claim farmers can grow more crops and feed more people using less chemical fertilisers and pesticides, while GM crops in the pipeline, designed to survive heatwaves and droughts, will become increasingly important in a world marked by changing climate. But opponents believe GM is jeopardising the safety and security of our food supply, enabling a small number of multinational corporations to control important world food crops, while at the same time damaging the environment.

CHOICE can't settle the argument – but we can highlight some genuine concerns for consumers.

What foods can be GM?

Currently, the only GM food crops that can be produced in Australia are canola and cotton. GM cotton has been grown commercially in Australia since 1996 and now makes up more than 90% of the cotton crop, while GM canola was grown commercially for the first time in 2008 in NSW and Victoria (and approved in January this year in WA).

Nonetheless, almost all manufactured foods may now contain GM products. This is because our national food regulator, Food Standards Australia New Zealand (FSANZ), allows manufacturers to use a wide range of GM food ingredients imported from overseas. These include specific GM varieties of soybeans, canola, corn, rice, sugarbeet, potatoes and cotton – and they can appear in unexpected places (see table, page 24).

Soy protein is used in products such as bread, snack foods and even meat pies. Soy lecithin (additive 322) is used as an emulsifier in a vast range of products, including spreads, cakes and confectionery, while soybean meal is

used in stockfeed (particularly for pigs and poultry and in supplements for dairy cattle). Much of this is imported from the US, the world's largest producer of soy, where more than 90% of the soybean crop is now GM.

Corn products used as food ingredients include glucose, fructose, maltodextrin and modified starches (1410, 1412). Again, these are often imported from the US, where more than 80% of the corn crop is now GM.

Canola oil is used in margarine-type spreads, dairy blends and as an ingredient in many other foods. Canola meal is used in stockfeed. Australia is largely self-sufficient, and locally-grown canola should be segregated into GM and non-GM streams.

Cottonseed oil, most of which is GM, can be used for food (it's often used for deep-frying) and cottonseed meal is used in stockfeed.

Are GM foods harmful?

According to FSANZ, there's no scientific evidence that any of the GM foods now on the supermarket shelves are harmful. Nor is there evidence to suggest GM reduces the nutritional quality of food, or that feeding GM plant material to animals affects the nutritional value or safety of the meat, milk or eggs.

But questions have been raised about the lack of truly independent studies, free from industry bias. Monsanto and Cargill, the world's largest developers of GM crop varieties, recently withdrew their European Union (EU) application for approval for LY038 corn when the European Food Safety Authority questioned the quality of their safety studies. (This variety has already been approved in Australia, and remains approved, on the basis of the same questioned science.) The Indian government recently halted release of a GM variety of eggplant due to doubts about its safety.

Nonetheless, millions of people worldwide have been eating GM foods for more than 15 years with no obvious ill effects. The major risks seem to be environmental, with increased usage of pesticides and accidental transfer

of genes to other crops or weed species. There are also ethical issues around the possibility of too much power over important food crops getting into the hands of multinational corporations – see Your Guide to GM, right.

Are people with allergies at risk?

Products derived from GM crops can contain proteins different from any naturally occurring in the food, and these can trigger allergic reactions. But on the other hand, GM is being used to develop and trial non-allergenic varieties of rice and soy. FSANZ, like food regulators in the US and EU, requires allergy testing as part of the assessment of GM foods, particularly if the new genes are from a source known to cause allergies.

Are there any advantages for consumers?

Proponents of GM claim food is cheaper because GM crops need less application of pesticides and are easier to manage. But this argument is difficult to sustain, given GM seeds cost farmers more than non-GM varieties and increasing evidence that GM varieties of corn and canola can require higher levels of application of pesticides than some non-GM varieties. Still, the GM industry is big on promises of tastier and healthier foods that have yet to become reality (see Your Guide to GM, right).

So far, it seems big agribusiness has benefited more than consumers, and not surprisingly these companies often produce the pesticides to which their GM crop varieties are tailored. Monsanto became the world's largest seed firm in 2005, and in 2007 increased its control through the purchase of Delta and Pine Land, the world's largest cottonseed company.

FSANZ's lax labelling

The regulator claims it's mandatory for GM foods to be identified on the label, "to assist consumers to purchase or avoid GM foods, depending on their own views and beliefs". But how often have you seen "contains genetically modified ..." actually declared on a food label?

This is because the labelling requirements under the Food Standards Code apply only to foods that contain artificially modified DNA or protein. Products such as canola oil that contain no DNA or protein don't need to be labelled, even when they're made entirely from GM canola. The same applies to products from animals fed GM feed such as canola meal. These do not require labelling on the grounds that GM protein or DNA cannot be detected in the end-products – meat, eggs or milk.

There's no way that regulations with such big loopholes can enable consumers to make truly informed choices. If you want to avoid GM foods, you certainly can't rely on the label (see the cake frosting label, page 24, for an example of what CHOICE believes labels *should* look like). >

DID YOU KNOW?

Your guide to GM

Genetic modification [GM] or genetic engineering [GE] is the technology that enables scientists to take genes from one organism and transfer them to another of a different species.

All living organisms share the same system of genetics based on DNA, so genes from one organism can work satisfactorily in another. You could, for example, put a gene from a fish into a fruit, or a jellyfish gene into a mouse.

GM makes possible gene transfers between animals, plants and bacteria that can't be done by conventional plant or animal breeding techniques. For example, both types of GM canola now grown in Australia have genes that came from species of soil bacteria.

It's a powerful technology with the potential to be of great benefit to consumers, but if misused it could cause great harm. Some of the benefits, or potential benefits, claimed for GM are:

- Increased crop yields with less reliance on chemical fertilisers and pesticides.
- Crops less susceptible to damage after harvest, with built-in defences against moulds or insects.



- Crops more tolerant to drought, salinity or rising temperatures from global warming.
- Food with improved nutritional value, such as rice boosted with vitamin A or soya oil enriched with omega-3 fatty acids.

Opponents argue that:

- There's a shortage of rigorous independent studies examining the performance and claimed benefits of GM crops. The big agritech companies have given themselves veto power over the work of independent researchers, so it's impossible to be sure GM crops perform as advertised.
- There are risks to the environment. GM crop genes can move across to weed plants, which become resistant to herbicides. A recent study by the US Center for Science in the Public Interest found about a quarter of US farmers growing GM corn ignore key government requirements for preventing damage to the environment.
- There's growing evidence that introduction of some GM varieties has increased the usage of pesticides.
- Patent laws give the developers of GM crops a dangerous degree of control over the food supply. Increased control of the seed supply by a handful of agricultural biotechnology giants is raising seed prices and reducing seed choices.



GENETICALLY MODIFIED FOODS

GM crop	Appears on ingredients list as	Examples of foods in which it may be used
Canola	Vegetable oil, canola oil	Cooking oil, margarine-type spreads, mayonnaise, bread, cakes, biscuits, snacks (such as potato chips)
Corn	Glucose/glucose syrup/dextrose	Cakes, biscuits, muffins, muesli bars, breakfast cereals
	Fructose	Cakes, muesli bars
	Maltodextrin	Simmer sauces, cake mixes, snacks, breakfast cereals, peanut butter
	Modified starch/thickener	Cakes, biscuits, muffins, muesli bars, sauces, breakfast cereals
Cotton	Vegetable oil/cottonseed oil	Cooking oil, margarine-type spreads, mayonnaise, snacks (such as potato chips), simmer sauces
Soya	Soy oil/vegetable oil	Mayonnaise
	Soy protein/vegetable protein	Bread, cakes, biscuits, snack foods
	Soy lecithin/emulsifier (322)	Bread, cakes, biscuits, chocolate, margarine-type spreads, sauces

CHOICE ONLINE

An independent review of Australia's food labelling laws is under way. Go to www.choice.com.au/gmiabelling to join our call for better GM labelling.

How can you avoid GM foods?

< Our lax labelling laws make it almost impossible to avoid GM foods. Most processed foods contain at least one ingredient derived from soya, corn or canola (see table, below); cottonseed oil is often used for frying by fast food outlets or as an ingredient in foods such as mayonnaise (it's labelled simply as "vegetable oil").

- Some manufacturers volunteer information about GM on the label – though very few foods actually claim to be "GM-free". The Australian Competition and Consumer Commission (ACCC) has warned food producers that "free" must mean "free". Steggle's and Lilydale chickens, for example, stopped making statements such as "not genetically modified" on their packaging when the ACCC ruled this could be misleading, given the chickens had been given GM feed. Two major brands of cooking oil (Crisco and Gold'n Canola) say their canola and vegetable oil blends are "non-GM", while SoyLife and Vitasoy brands of soy milk claim to be "made from non-GM soy". These products are all made from Australian produced canola or soy, which can have good non-GM provenance. (There are, however, some concerns about misrepresentation, particularly as non-GM canola commands a premium price.) No GM soy is grown in Australia as yet and Graincorp, which handles the bulk of the harvest, segregates GM canola.
- Greenpeace has issued a *Truefood Guide* with a "green list" of brands that actively avoid ingredients from GM crops and a "red list" of those that may allow GM ingredients to contaminate their supply. The guide is based on the companies' responses to a questionnaire, often with follow-up questions for further clarification.

DID YOU KNOW?

Feed the world?

One claim often made supporting GM is that it's essential for solving the world's food crisis. Appropriately applied, GM has the potential to boost world food production – but so far, GM crops have not increased food security for the world's poor. Most aren't destined for hungry people in the third world; they're used to feed animals, generate bio-fuels and produce highly processed food products, mainly for consumption in rich countries.

It's a useful listing of those brands with a policy of avoiding GM ingredients and which have made a written commitment to that effect. But Woolworths, whose generic brands are in the red list, told CHOICE they also avoid GM ingredients, yet couldn't guarantee non-GM stockfeed is always used in the production of their meat and dairy products or that trace levels of GM ingredients are not added unintentionally to processed foods.

- Certified organic food should be free from GM ingredients. The Australian Standard for Organic and Bio-Dynamic Produce prohibits all use of GM crop varieties or any products made from them; it also excludes any use of animal feed derived from GM crops. So buying processed food that's certified organic is one way to be reasonably confident of avoiding all use of GM.

What CHOICE wants

CHOICE believes you have a right to know if your food comes from GM crops or animals, either directly or indirectly. FSANZ should require manufacturers to fully disclose any use of GM ingredients. ■





STORY KARINA BRAY

Partners in care

CHOICE outlines solutions to make your relationship with your doctor a healthier one.

NUTSHELL

>> Doctors and patients have a growing list of gripes with each other. >> CHOICE outlines the steps both can take to minimise difficult or confronting situations.

We've all had a disappointing experience with a doctor; anything from interminable waiting times, cold personality and cold hands through to lightening-fast consultations. Likewise, doctors have a cornucopia of patient-from-hell stories – so many, in fact, that their frustration with certain behaviours may adversely affect the quality of health care a patient gets.

CHOICE asked readers about their experiences with doctors, and also consulted several large external surveys of both doctors and patients to establish the most common doctor-patient gripes. Fortunately, many of these annoyances are avoidable. By actively engaging with your doctor in a constructive way, you'll build a better partnership and ultimately receive better care.

What annoys patients about doctors?

BEDSIDE MANNER Surveys consistently show that the main criticism of doctors is poor bedside manner – they don't listen to what their patient is saying, don't appear interested and/or don't act empathetically. Many patients report a lack of respect from doctors, and that they're made to feel like hypochondriacs. Doctors don't always explain things properly, assuming either a patient won't understand anyway or doesn't need to know.

Patients may also fear judgment and sermonising from doctors if they come clean about taking drugs, sexual practices and other lifestyle issues.

BEDSIDE MANNERS "It's not like doctors need to hold my hand for the whole consultation, but I think they should always be mindful that most patients seeing them are in a vulnerable state and don't want to be made to feel like they're wasting the GP's time."

BEDSIDE MANNERS "If doctors want patients to tell the truth, they need to learn appropriate responses."

Similarly, patients find some doctors' contempt for alternative medicines and therapies irksome, so they're less likely to mention using them.

Of course, doctors have good and bad days just like everyone else. Personality traits or mannerisms of one or both parties may sometimes prove intractable, in which case it might be time to try a new doctor. See Just Ask Your Doctor, page 26, for tips on getting specific information.

BEING LATE FOR APPOINTMENTS Patients hate being kept waiting. Waiting rooms may fill up because some patients arrive with a list of maladies or don't ask for a longer consultation when requiring tests. From May, the Medicare payment to doctors will increase for longer appointments, making it more attractive for them to spend a longer time with patients. However, the rise is only a couple of dollars so it might not make a great deal of difference, and if it does, it may eventuate in doctors seeing fewer patients.

BLINKERED VISION Patients get frustrated when doctors don't look beyond the obvious diagnosis and treatments.

OVER-PRESCRIBING While some patients would no doubt prefer a pill to make all their problems go away, others would prefer constructive lifestyle advice or alternative therapies. And if nothing is needed – for instance, if it's just a cold – they'd rather have nothing.

Consumers also express concerns that doctors sometimes don't seem to know enough about medications they're prescribing, and are overly reliant on information from the drug companies. Many are also disappointed by the lack of information they receive about how to take the medicine and possible side effects.

MIND THE GAP Patients resent paying a full consultation fee just for a repeat prescription or referral renewal, which takes a matter of minutes. By contrast, doctors get frustrated when patients happily pay hundreds of dollars for alternative practitioners and therapies with no evidence they work, but complain about having to pay a few dollars for the Medicare gap. >

WAITING "When you find a good doctor, you have to book in your disease in advance, then you get there on time and wait, and wait – with a whole bunch of sick people. I'm sure that on numerous occasions, I've gone in with one malady and come out with others."

LIFESTYLE ADVICE
"I get tired of repeating commonsense health advice that patients just ignore."

What annoys doctors about patients?

< **LIFESTYLE ADVICE** Many ailments can be treated or reduced by making lifestyle changes such as eating better or less food, exercising regularly, stopping smoking and getting enough sleep.

Many patients don't follow this sensible advice; worse, they occasionally

lie, swearing they're changing their bad habits yet all the while the weight keeps piling on. Some people can be unwilling to make lifestyle changes, preferring instead to take a pill – and not surprisingly, some doctors acquiesce.

But as patients told CHOICE,

sometimes they don't know where to start. Broad advice to eat less and exercise more could be supplemented with a referral to specialists such as an Accredited Practising Dietitian or exercise physiologist – perhaps even a psychologist. A few patients are also sceptical about taking advice from an overweight, unhealthy looking doctor.

LISTS OF MALADIES Patients who compile a list of maladies and requests for tests and referrals, and save it all for one bonanza appointment – for which they've been allocated the standard timeslot – are not going to be popular with either the doctor or the other patients who are piling up in the waiting room.

SELF-DIAGNOSING The media and internet provide readily accessible sources of information, so consumers are becoming increasingly savvy about developments in medicines and more knowledgeable about illnesses in general. Unfortunately, it's now becoming increasingly common for patients to begin the consultation with a demand for a prescription medicine they've researched themselves, rather than seek their doctor's expert opinion for a diagnosis and treatment recommendation.

It's probably better to leave medical advice to your doctor. And if a medicine doesn't agree with you, don't just stop taking it – tell your doctor, as there may have been a dosage error or the side effects may be otherwise avoidable. Side effects may also be important and noteworthy in terms of the medicine's safety profile, and should be officially recorded on adverse events databases.

"NOTHING WORTH MENTIONING..." When asked if they're taking any medicines, patients often don't mention herbal medicines, either because they're "natural" and therefore don't count as drugs, or because they're worried the doctor will show contempt. But herbal medicines are not always safe for people with certain conditions, and also may not be safe when taken in conjunction with certain prescription medicines. Patients argue that until doctors

TAKE ACTION

Just ask your doctor

Our US sister organisation, Consumers Union, compiled these questions to help you make the most of your consultation with your doctor.

Ailment

- What is my exact diagnosis? What's the cause of my problem?
- How long will I be sick?
- How long before I'll see improvement?
- Under what conditions should I call you or come back?
- Can you recommend any sources of information?

Tests

- Why is this test necessary? What will it tell us that we don't already know?
- Will the results significantly alter any treatment plans?
- When will the results be ready? Should I call you for them, or will you call me?

Treatments

- What treatments are used for my condition? Which is best for me, and why?
- What does the research show about this treatment?
- Is there any research on the horizon about treatments for my condition?
- What can I expect from this treatment, based on your experience?
- What are the side effects of this medication? Will it interact with alcohol, caffeine, or other drugs or supplements I take? Will it make me sleepy?
- Are there any alternative treatments appropriate for me to try, either before or along with conventional treatment?

Lifestyle changes

- How will these changes help my disorder? How soon should I expect to see an effect?
- How drastic do the changes have to be to produce real results?
- Do you have any tips that would make these changes easier? Are there any support groups?

**NUMBER
CRUNCH
81.6**

The average score (%) for "satisfaction with general practice" in a survey of 7130 patients.

4.13

The average score (out of 5) for "trust in general practitioner" in a survey of 800 adults.

Source: MJA 2008; 189 (4)

show more respect for alternative therapies, they're unlikely to be more forthcoming.

EXTREME RETICENCE Patients can procrastinate before going to their doctor, by which time valuable treatment time has been lost and the patient has suffered. Other patients may be embarrassed about coming to the point and skirt around the key issue, leaving their doctor unsure what's really going on. Finally, there are the "door-knockers" who spend the appointment chatting about matters of little significance, and just as they're leaving, with their hand on the doorknob, will say "oh, and by the way..." – and out comes the main concern.

When things go very wrong

If you've had a bad experience with a doctor or any health professional, you should complain. The doctor may not actually realise they've caused mental anguish or offence, and your complaint may discourage them doing it again. For serious complaints, your actions can protect others from an incompetent or unprofessional GP.

Put your concerns in writing, complete with names, dates and places. Do this as soon as possible after the event so you don't forget details. Send a letter to the practice manager or hospital, and give the doctor a chance to respond. If there's no response, or you're not satisfied with the response, take it to the health care ombudsman in your state or territory (see Contacts, below), who will determine the most appropriate way of dealing with your complaint. If it's considered unjustified or frivolous, it will be dismissed; if a serious complaint is upheld, it may warrant disciplinary action and/or the doctor's deregistration.

The most common official complaints about doctors relate to:

- **Poor treatment**
Misdiagnosis, wrong or inadequate treatment.
- **Problems with communication,**

OVER-PRESCRIBING
"Doctors always seem to prescribe painkillers for neck and back pain. Why not refer patients to a physiotherapist or chiropractor who'll actually do something?"

WHEN THINGS GO WRONG "I had a really awful experience with a pap test. My GP used an instrument that puffed air, which got stuck while inside me. It was painful, somewhat scary and air repeatedly escaped so it sounded as if I was passing wind. Rather than apologising, the doctor accused me of having strange anatomy and observed I had poor pelvic floor muscles. I was speechless and had no idea how to complain, other than to never go to that GP again."

including poor attitude and the provision of wrong or inadequate information, for example about the treatment.

- **Professional conduct**, such as incompetence, assault, sexual misconduct, fraud and other inappropriate behaviour, and impairment due to drugs or alcohol.
- **Medication** Prescribing or administering incorrect or inappropriate medication. ■

DID YOU KNOW?

How can you get the best health care?

Ask friends and relatives for recommendations There are many great doctors around, and if you're not happy with your own, you'll probably find somebody who is.

Ask for a longer appointment if you have more than one issue to discuss. The Medicare gap payment for a longer appointment may be similar to a short one.

Take someone with you A friend, relative or spouse can help you remember everything you want to raise with the doctor. They can take notes for you while you talk, and also help you make sense of what you were told. However, this can be counterproductive if that person makes it difficult for you to speak

frankly or if they interfere with the conversation, so choose your companion carefully.

Write down the medical concerns you want to talk about in order of priority, and make a follow-up appointment if necessary.

Talk clearly and frankly You'll get better care if you explain your concerns as clearly as possible. Talk about your problem without embarrassment – the doctor's probably heard it all before.

Ask questions It's your body and your health – if you don't understand something, ask for clarification. If you feel you need to know more, ask where you can find further information. See Just Ask Your Doctor, opposite, for more.

CONTACTS

The Australian Commission on Safety and Quality in Health Care
www.safetyandquality.gov.au

HEALTH CARE OMBUDSMEN

ACT ACT Community and Health Services Complaints Commissioner, (02) 6205 2222

NSW Health Care Complaints Commission, 1800 043 159 [within NSW], www.hccc.nsw.gov.au

NT Commissioner for Health & Community Services Complaints, 1800 806 380, www.hcsc.nt.gov.au

Qld Health Rights Commission, 1800 077 308 [within Qld excluding Brisbane], (07) 3234 0272 [Brisbane], www.hqcc.qld.gov.au

SA The SA Ombudsman, 1800 182 150, www.ombudsman.sa.gov.au

Tas Health Complaints Commissioner, 1800 001 170 [within Tasmania], www.healthcomplaints.tas.gov.au

Vic Office of the Health Services Commissioner, 1800 136 066, www.health.vic.gov.au/hsc/index.htm

WA Office of Health Review, 1800 813 583 [within WA], www.healthreview.wa.gov.au



STORY ALAN DOOLEY

Stings in the tail

Financial institutions are using unfair practices to squeeze every last cent of interest from customers. CHOICE reveals which providers are bucking this trend to treat their customers fairly.

NUTSHELL

>> Most credit card companies punish customers by backdating interest for six weeks or longer when bills are not paid in full and on time.

>> Bendigo Bank is CHOICE's standout performer for fair interest methods, though its annual fees and lower interest-free days on some cards are a disadvantage.

>> Heritage Building Society and Teachers Credit Union aren't far behind, offering lower annual fees and up to 55 days interest-free.

Most CHOICE members pay their credit card bill on time and in full each month, and so avoid interest and fees.

But occasionally, many of us slip up. Who hasn't at one time forgotten to clear their bill by the due date, or misread a statement and paid the wrong amount?

It's for these simple mistakes that consumers with impeccable repayment records are being slapped with penalty interest. It's not just a card's interest rate that determines what you'll pay; the amount you're charged

depends on when your card provider starts and stops charging interest and how fairly they apply interest-free periods. You could have two cards with exactly the same interest rate and use them in exactly the same way, yet one may end up charging twice as much interest as the other if you pay late. In fact, depending on your spending and repayment patterns, the difference could be much greater – see Interest in Action, right.

CHOICE surveyed more than 20 credit card providers to find out how they apply interest when customers occasionally pay late or not in full. All the big players

CASE STUDY

Disputing unfair penalty interest

CHOICE member Rohan recently fell victim to ANZ's interest sting. He pays his credit card bill on time almost without fail each month, and so was surprised to see a \$63 interest charge appear.

"I always pay my credit card in advance and never wait for the last day of payment," Rohan told CHOICE. "In April I purchased an airline ticket for \$6500 and had some other transactions on my credit card. The same week I transferred \$7000 to the card and thought no more of it. When the statement arrived I was charged \$63.60 in interest.

"I phoned the bank instantly

and was told there was \$29 I had not paid by the due date. While I still don't understand where this \$29 figure came from, my first question was, how could I be charged \$63 in interest for a mere sum of \$29? I was told very politely that the bank not only charges interest on the overdue amount, but for the whole month's transactions. It didn't matter at all that I'd paid \$7000 in advance."

Believing this was daylight robbery, Rohan told the bank he'd be contacting the Banking and Financial Services Ombudsman. The customer service representative immediately looked into his excellent repayment record

and agreed to reverse the charges.

"I cannot understand how the large banks are allowed to get away with this. No wonder so many people are in financial strife."

An ANZ spokeswoman told CHOICE that "to avoid interest charges on credit card purchases, customers must pay the full amount owing before the interest free period expires. But ANZ works with customers to educate them about how interest is accrued on credit card purchases. So, as a gesture of goodwill, we often reverse the first lot of interest charged."



provided information and calculations, as well as some smaller financial institutions. For those who always pay their bill on time, or for cardholders who are struggling with a recurring debt, see What's the Best Card for You?, page 31, for our recommendations.

Sting #1: Backdated interest

If you're late paying a credit card bill, or if you're a few dollars short, the majority of providers charge daily interest all the way back to the date of your original transactions. This means that for being one day late, you could be charged retrospective daily interest on all transactions for up to 55 days. Almost every company

backdates interest in this way, but Bendigo Bank and Westpac are much fairer, only applying interest back to when statements are sent out to customers.

The effect of interest backdating is the same as an over-limit or late payment penalty fee. Even a small error on the customer's part (for example, paying a credit card bill a day late) can have a wildly disproportionate cost – for example, 55 days of interest on a \$3000 bill is \$70 (assuming a 16% rate of interest). Many CHOICE members who've been caught out are livid. "In one instance I underpaid by \$1 – I keyed in an incorrect figure – and the interest was nearly \$10," said one member. Another commented: "I had paid about 80% of the due amount prior to the due date, but >

Consumers with otherwise impeccable repayment records are being slugged with penalty interest for simple, one-off mistakes

CASE STUDY

Interest in action

This simple case study scenario for "Joe" illustrates the difference in how card companies treat customers who pay some (but not all) of their bill on time. Assume Joe makes the following transactions:

- **1 October** Statement produced – nothing owing.
- **18 October** \$1300 purchase**.
- **1 November** Statement produced showing the \$1300 purchase.
- **8 November** Another \$1300 purchase.
- **15 November** \$800 repayment by the due date, assumed to be 15 November.
- **1 December** Statement showing the two purchases, repayment and any interest that applies.
- **15 December** The remaining balance, including any interest, is repaid by the next due date (assumed).

To illustrate the difference in interest charging methodologies, we've assumed all credit cards have the same interest rate (the average for cards with interest-free days – 16% per annum). Go to www.choice.com.au/money to see the effect when companies' real interest rates are applied.

Unrecommended providers would charge Joe \$39–\$45 interest for these purchase and repayment transactions. They are ACCU, American Express, ANZ, Bank of Queensland, Bankwest, Citibank, Commonwealth Bank, CUA, GE Money's Low Rate MasterCard, HSBC Australia, IMB, Macquarie Bank, Members Equity, NAB, Savings & Loans Credit Union, St George and Suncorp Metway. GE Money's Myer Card (\$22.50) and Westpac (\$28.50) would charge a considerably smaller penalty in this scenario.

Recommended providers would charge just \$10–\$12 interest – about 80% less interest than most companies. They are Bendigo Bank, Heritage Building Society and Teachers Credit Union.

CREDIT CARD INTEREST CALCULATIONS FOR JOE *

Provider (listed in order of fairness; alphabetical where equal)	Interest paid (\$, rounded to nearest 10c)	Rating
Bendigo Bank	9.90	●
Heritage Building Society	12.30	●
Teachers Credit Union	12.30	●
GE Money Myer Visa	22.50	▲
Westpac	28.50	▲
IMB	39.30	■
Savings & Loans Credit Union	40.60	■
GE Money Low Rate MasterCard	43.50	■
ANZ	43.80	■
Australian Central Credit Union	43.80	■
Bank of Queensland	43.80	■
Bankwest	43.80	■
Citibank	43.80	■
Commonwealth Bank	43.80	■
CUA	43.80	■
HSBC Australia	43.80	■
Macquarie Bank	43.80	■
NAB	43.80	■
St George Bank	43.80	■
Suncorp Metway	43.80	■
Members Equity	44.00	■
American Express	45.00	■

TABLE NOTES The actual interest you pay and the relative ranking of these companies depends on your transaction and repayment patterns and amounts, and the card's interest rate. This example shows the difference that interest charging methods can make on a simple set of transactions.

* Based on the average 16% per annum. ** \$1300 was approximately the average monthly value of purchases per credit card account in November 2009, according to RBA statistics.

CASE STUDY

Bank of Queensland – from fair to mean

In 2007, Bank of Queensland sold its credit card business to Citigroup, pocketing an after-tax profit of \$29 million. This “white labelling” arrangement sees Citigroup owning the card and operating the systems behind it, while for customers the product retains BoQ branding.

At the time of the sale, BoQ said its customers would benefit through “greater support, a better product range and more extensive systems”. However, our analysis shows that customers who occasionally pay off their card debt slightly late or not in full will now pay more interest.

When we analysed BoQ’s cards in 2006, they emerged as among the

fairest for people who occasionally pay their bill late or not in full. “We give customers an interest-free period every month, while others don’t,” a senior card official then pointed out. “All card providers charged interest in this way until a few years ago, when they all changed [their methods] to get more income. We think our method is a bit fairer – we don’t penalise customers.”

It seems that goodwill towards customers is a casualty of the business’ sale to Citibank. From shareholders’ point of view, the transaction yielded a profit and reduced BoQ’s potential exposure to bad debts. But it also leaves customers with higher interest



bills. “Products inevitably change over time and this interest-free feature has changed in the three years since the last review, as is common in any industry,” a BoQ spokesperson told CHOICE, and suggested any customer who is unhappy with their card contact their nearest BoQ branch.

**CHOICE
wants to
see all
credit card
providers
use the
same fair
methods to
calculate
interest on
late and
incomplete
payments**

< had internet problems so was a day late with the remaining 20% owing. I was charged interest on everything I had purchased – not only in that billing period, but every purchase to date – and that would continue to accrue interest until I paid the total-to-date amount owing on the card.” Yet another complained about paying a bill a couple of days after the due date, to find that “not only was I charged interest for those couple of days, but from that date onwards on all my other purchases until the following statement date, when I paid the full balance. I believe I was also charged backdated interest for the previous purchases.”

Sting #2: No credit for partial repayments

Equally unfair, if not more so, is that if you make a partial repayment on time, most institutions do not give you any credit for it; they still backdate interest on the full amount of your original purchases. If, for example, your bill is \$2000 and you repay \$1900 on time, most companies will charge interest on the full \$2000 balance, backdated for up to 55 days. Exceptions are Bendigo Bank, Heritage Building Society and Teachers Credit Union; in this example, these companies will only ever charge interest on the \$100 owing.

Sting #3: Interest-free period cancelled for new transactions

To really rub salt in the wound, if you fail to pay your full bill on time, most card providers cancel your interest-free period for any new purchases you make from that point until you clear the balance owing in full. This is another

source of great annoyance to cardholders who’ve been snared. “I rightly believed there would be an interest-free period, but this turned out not to be the case,” said one CHOICE member. “The way my credit card provider uses one instance of late payment to effectively remove the 55-day interest-free period on new purchases is shameful. Their description of how they apply interest is ambiguous and defies rational understanding.”

Once again, Bendigo Bank, Heritage Building Society, Teachers Credit Union and some GE cards treat their customers more fairly. Even if you’re carrying an unpaid debt from the previous month, all will continue to honour their commitment to an interest-free period on all new purchases.

Members satisfied with smaller banks

In CHOICE October 2009 we reported the overwhelmingly higher satisfaction levels that our members have for smaller institutions, compared with the Big Four banks. Our analysis here of credit card interest further illustrates why. The best performer, Bendigo Bank, is a second-tier bank with 236 community-owned franchises. The other two standouts, Heritage Building Society and Teachers Credit Union, are mutual societies owned by their members. “As a mutual organisation, Heritage is not a profit maximiser and can deliver additional member benefits,” says Dunstin Lynch, Heritage’s head of lending and card services. “These include products that are more competitively priced, and low charges on both our retail and business products.”

It’s disappointing that Bank of Queensland’s and HSBC

Bank's methods of charging interest have become more punitive in recent years (see the case studies left and below). Unfortunately, because very few people understand how interest is calculated, the banks can get away with these changes without anybody really noticing – apart from the customers whose interest bills have increased, that is.

CHOICE wants to see all credit card providers use the same fair methods to calculate interest on late and incomplete payments, allowing customers to make the “apples for apples” comparisons that HSBC refers to. However, the benchmark should not be set at the lowest common denominator.

All providers could easily use fair interest calculation methods if they chose. Doing the right thing is simply a case of tweaking computer systems to adopt fairer practices. The big banks have at last responded to customer dissatisfaction with account penalty fees; now their challenge is to do the same with penalty interest. ■

CASE STUDY

HSBC changes its tune

H SBC Bank has changed the way it calculates interest, now extracting more money from its customers.

This comes as a surprise, because when CHOICE met with HSBC in 2006 it was clear the bank had consciously decided to apply interest in a comparatively favourable way for customers.

We asked HSBC about the reason for its change of heart. “The change was introduced late in 2007 as a result of technology and systems changes,” said a spokesperson. “It also brought us into line with industry, so consumers could compare our cards apples-for-apples with other products in the market.”

However, our comparison shows that comparing cards on a like-for-like basis remains virtually impossible for consumers, since at least 10 different interest billing methods are still being used by card providers. In changing from its fairer practices, HSBC can gain more revenue at the expense of cardholders.

HSBC maintains its current practices “are fair and reasonable and are in line with our regulatory requirements, market practice and consistent with the approach taken by a number of our Australian competitors.”



DID YOU KNOW?

What's the best card for you?

IF YOU ALWAYS PAY YOUR BILL ON TIME

When choosing a credit card, compare:

- Annual fees: several cards have no annual fee and interest-free days on purchases, including **American Express Blue Sky** (19.99% standard rate), **Bankwest Zero** (15.99%), **GE Money Wizard Clear Advantage MasterCard** and **Coles Source MasterCard** (18.49% and 18.99%), **HSBC Credit Card** (16.99%), and a range of credit unions including Teachers (see below).
- Number of interest-free days: you usually have 14-25 days after the statement to clear your bill.
- Overseas transaction costs: GE's Clear Advantage MasterCard also offers low currency conversion costs.
- Rewards programs: you generally need to spend at least \$2000 each month on your card to justify the annual fee for a rewards scheme. For Best Buys, see Hey, Big Spender, CHOICE April 2009 (page 34), or go to www.choice.com.au/money.

IF YOU OCCASIONALLY PAY YOUR BILL LATE OR NOT IN FULL

- The fairest cards are from **Bendigo Bank**, **Heritage Building Society** and **Teachers Credit Union**, but interest rates and annual fees also impact on relative costs. Bendigo's Red and Basic Black credit cards only offer up to 44 interest-free days, have a \$45 annual fee and standard interest rates of 18.99% and 11.24% respectively. Its Gold Card has 55 interest-free days but an \$85 fee. Heritage (15.75%) charges \$18 per year, while the Teachers Credit Card's 11.5% interest and zero annual fee makes it a solid choice for teachers, their families and other eligible groups. For more, see www.teacherscreditunion.com.au.
- Don't forget penalty fees – up to \$40 when you exceed your limit or don't repay the minimum by the due date. Most companies charge \$25 or more, but the big banks have cut some of these fees; **NAB** has no over-limit fee and the lowest late payment fee (\$5).

IF YOU NEVER PAY YOUR BILL ON TIME

- Consider flicking your debt to a card with a low interest rate for balance transfers. A review of these cards, which can give you some breathing space to get your finances back on track, is available at www.choice.com.au/money.
- If you transfer your debts to a low-interest card, don't use it for new transactions, as they'll attract interest from day one. And cut up your old card if the temptation to keep spending and racking up debts is too great.
- Consider using a debit card instead. EFTPOS is a convenient and low-cost way to access money from your bank account. And **Debit MasterCard** and **Visa Debit cards** let you transact online and overseas just like a credit card. Many financial institutions now offer debit/ATM cards with combined EFTPOS and MasterCard or Visa functionality.

online shoppers save both time and money. "Online calculates as you buy, all catalogue specials are online and you can sort by price and by special. It's a more disciplined approach to shopping." CHOICE approached Woolworths several times for comment on their online shopping services, without success.

Another compelling reason our respondents gave for not shopping online is the time it takes to navigate the website to place an order the first time. Paul Harrison, consumer psychologist and Senior Lecturer at Deakin University, says consumers also find the sites difficult to use. "For many people, online shopping feels like more of an effort even if it takes less time than going to the shops. Shopping online is a high-level cognitive process – you have to think much more than if you were in a shop. Humans are visual and shopping is a visual experience."

Are the Big Two serious?

Grocery shopping in the UK will become one of the most popular forms of online shopping over the next five years. In Australia, this is far from the case. Experts CHOICE spoke to say we're more similar to the US, where online grocery shopping is also unpopular, given both Americans and Australians mostly live in urban areas with good access to supermarkets and parking, making grocery shopping easier.

Harrison also suspects online shopping is not so high a priority for the big two supermarkets as getting people in-store regularly who are ready to spend. "People are more open to suggestion with trolley advertising, voiceovers and promotions in-store. They also spend more on their short trips as a proportion of the actual time spent at the supermarket than they do on a big shop."

What are the alternatives?

When combined as 'Other' in our survey, smaller organic fruit and vegetable suppliers as well as fresh milk and bread deliveries rated far better than the big two supermarkets, with a satisfaction rating of 82% compared with Coles at 71% and Woolworths at just 64%. Most of the smaller players are based locally, however two companies are growing in influence. Online supplier Only Oz (www.onlyoz.com.au) offers Australian-produced groceries and other products nationwide, while Aussie Farmers Direct (AFD, www.aussiefarmers.com.au) is a franchise delivering dairy, meat, fish, fruit, vegetables and other specialty goods to most metropolitan and regional cities.

CEO of Aussie Farmers Direct, Braeden Lord, says that while AFD doesn't provide a full service it is a 'third place' where customers can shop for all-Australian fresh food. While the AFD range includes large scale producers such as Norco, it also provides some local producers an opportunity to sell into suburban markets they wouldn't

normally have access to. "We have a producer in Tamworth for our pasta; everything is quality-made on his farm. We're also in talks with a soy milk producer for an all-Australian soy milk who used to sell to the supermarkets but was pushed out by international brands." ■

ONLINE VERSUS IN-STORE SHOPPING

On the same day, Kate Browne shopped at Woolworths' and Coles' online grocery sites before heading to both supermarkets (in the same suburb) to do the same shop in-store. Kate used the grocery basket of Check Out Your Groceries, CHOICE Dec 2009/Jan 2010, to compare prices.

Coles Online Using CHOICE's shopping list made it easy to locate items quickly, though if you don't have a list with product brands and sizes it could be quite time-consuming searching pages of products. Despite this, Coles' site still led Kate astray – Sakata rice crackers were not found under savoury biscuits and crackers. A universal search found them in the chips, snacks and nuts section instead, even though they're definitely crackers. The Coles shop took 45 minutes and Kate chose a delivery timeslot of between 7.30am-10.30am the next morning.

Woolworths Online A few items were difficult to find, and Kate again resorted to universal search. She chose a similar delivery slot to Coles, and again the total time taken for the online shop was 45 minutes.

In-store shopping

Kate then set off to Woolworths to buy the CHOICE basket. It took ages to find the cheese – online it had been easy to use the search function, but in-store the dairy section had recently been rearranged. Door-to-store and

back took 50 minutes.

In Coles, Kate also found the CHOICE basket of goods quickly. However, she was tempted by extra items on special. Door-to-store and home took 45 minutes.

Neither supermarket will deliver unless someone signs for the goods. In Kate's experience, Woolworths was on time and all purchases accounted for.

By 11am, Coles had not arrived and Kate left home. Coles left two phone messages, one from the Coles Online call centre and a second from the driver, saying he would have to return to the depot. Kate called back at midday to find her order cancelled and was told she should have phoned when her groceries didn't arrive on time.

CHOICE VERDICT

Despite the extra cost (see below), online grocery shopping is very convenient – provided all goes well. However, in the three-and-a-half hours Kate spent waiting for Coles Online to deliver, she could have visited her local stores three times.

IN-STORE AND ONLINE SHOPPING COMPARED

Store	CHOICE shopping basket in-store	CHOICE shopping basket online (including delivery fee)
Woolworths	\$117.30	\$129.96
Coles	\$124.82	\$143.91

STORY REBECCA GATTO

Low fuel, high safety

The latest car crash testing reveals you don't have to compromise on safety when you buy a fuel-efficient new car.

NUTSHELL

>> ANCAP's latest crash test results indicate safety isn't compromised in fuel-efficient cars.

>> At the other end of the safety rating scale, low-cost imported utes score poorly for safety.

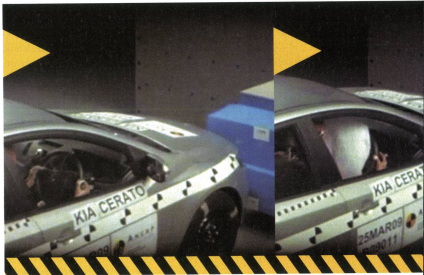
We all know fuel is the most frequent car expense, so to save money and help out our environment you'll be pleased with the latest results released from the Australasian New Car Assessment Program (ANCAP) that show low fuel consumption cars achieve among the highest safety ratings. Over their lives these vehicles also save the environment up to 20 tonnes in greenhouse gases.

New car crash testing is carried out in Australia, the US, Japan and Europe and simulates different crash scenarios. Most new cars rate well, however a few commercial vehicles do not protect their occupants well in the event of a severe crash.

Highs and lows of car safety

Many cars that went through the ANCAP testing receive high scores for occupant protection, giving drivers and passengers a high level of protection in serious front and side crashes. For small cars, the Alfa Romeo Mito, which has front, side, head and knee airbags as well as antilock brakes (ABS), electronic brake-force distribution (EBD) and electronic stability control (ESC) as standard equipment, scores 98% for occupant protection. It also scores extra points for seatbelt reminders that are fitted to all seats. However, it scores only borderline for the pedestrian protection test, which assesses head and leg injuries to pedestrians that are hit by the vehicle.

At the other end of the scale are the Great Wall Motors SA220 and V240 dual cabs and Proton Jumbuck, all of which score poorly for occupant protection. The SA220 and Jumbuck don't have airbags, and all lack safety features that should be standard in new cars. Statistics indicate vehicles with low ratings put occupants at double the risk of life-threatening injuries in the event of an accident.



Safety features

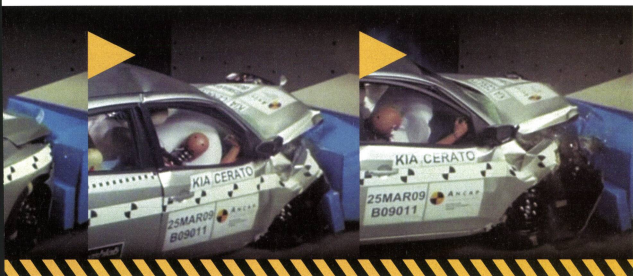
When it comes to safety, ESC detects car instability, over- and under-steering, and puts the vehicle back on course by braking individual wheels and reducing engine torque. Since ANCAP made ESC mandatory from 2008 for vehicles to achieve the five-star rating, manufacturers are now installing this feature to receive the highest safety scores. Of the 42 cars crash-tested in 2009, 29 have this feature as either standard or optional. Other safety systems such as ABS and EBD further help to keep control of the car in situations when heavy braking is required to avoid an accident.

Seatbelt pretensioners, knee airbags and active head restraints also minimise the level of injury sustained in a crash, but such features are not yet standard across all vehicles.

What's tested?

ANCAP testing is internationally recognised and undertaken in an independent test laboratory. The two main crash tests are offset frontal and side impact, with a score of up to 16 points allocated to each. An additional five bonus points are available for a pole test (two points) and assessing seatbelt warning systems (three points). Overall, a maximum of 37 points is available, which we converted to a percentage to give the occupant protection rating in our table (see page 36). It's important to note that crash test results are only comparable for vehicles within the same category.

Frontal offset crash simulates crashing into another car. The car is crashed at 64km/h into a fixed barrier with a crushable aluminium face. Only 40% of the car's front on the driver's side makes initial contact with the barrier.



ANCAP's results show that fuel-efficient cars are also among the safest – and can save up to 20 tonnes in greenhouse gases over their life

Side impact crash simulates a similar situation to an intersection crash, where one car crashes into the driver's side of another. A 950kg trolley with a crushable aluminium face is run into the driver's side of the stationary test car at 50km/h. As well as the driver crash test dummy, an 18-month-old and a three-year-old child dummy are put in the back seats in appropriate child car restraints.

Pole test simulates a vehicle crashing into a fixed object at 29km/h with contact in the line of the seated driver. Models with head airbags are eligible for this additional test. Cars with a low risk of head injury

obtain two additional points for this test.

Advanced seatbelt warning system awards up to three additional points for models with seatbelt reminders. One point is awarded each for a driver reminder, a front passenger reminder and a reminder for all rear seat passengers.

Pedestrian protection test is a separate test scored out of a total of 36 points. The score is converted to give the pedestrian protection rating in the table (page 36). It gives an estimation of head and leg injuries to pedestrians hit by a car travelling at 40km/h. >

WHAT'S ASSESSED?

The occupant protection rating considers the injury of the driver and front passenger's head, neck, chest, abdomen, pelvis, upper and lower legs and the deformation of the vehicle's structure. The following assessments are made:

Structure

- The passenger compartment should keep its shape.
- To minimise risk of injury, the steering column, dashboard, roof, floor pillars, pedals and floor panels shouldn't be pushed excessively inwards.
- Doors should remain closed during the crash (so occupants can't fall out of the car or be

further impacted by another vehicle) and be easy to open after the crash (so occupants can get out or rescuers in).

Restraint system

- The seat, seatbelt and – if available – the airbag(s) are intended to keep the occupants inside the car, protect them from contact with hard car parts (such as the steering wheel, dashboard or windscreen) and spread the force of the impact over body parts that can cope best. Curtain airbags are also designed to prevent unbelted occupants from being ejected in a roll-over crash.
- For some tests, crash test dummies are painted with paint

that rubs off on contact. This, together with a slow-motion video of the crash, shows whether any body parts hit parts of the car.

Injury risk

- Crash test dummies representing an average adult male are fitted with sensors that measure the forces and movements likely to injure the head, chest and upper and lower legs.
- Driver, passenger and child dummies are used in the offset and side-impact crash tests.
- The results for head and chest injuries are combined to indicate the risk of life-threatening injuries.

2009 ANCAP CRASH TEST RESULTS

Make / model / year / engine size (airbags) ranked in order of overall occupant protection within categories *	Occupant protection (%)	Pedestrian protection (%)
SMALL CARS		
Alfa Romeo Mito 3-door hatch, 2009 onwards, 1.4L turbo (front, side, head and knee)	98	49
Ford Fiesta 5-door hatch, 2009 onwards, 1.25L (front, side, head and knee) (A)	93	57
Ford Focus 5-door hatch, 2009 onwards, 1.6L (front, side and head) (A) (B) (C)	93	43
Mazda 3 Maxx 5-door hatch, 2009 onwards, 1.6L (front, side and head) (A) (B)	90	51
Honda Jazz GLi 5-door hatch, 2008 onwards, 1.3L (front, side and head) (A)	88	57
Mini Cooper 3-door hatch, 2007 onwards, 1.6L (front, side and head) (D)	88	39
Honda City Vti, 2009 onwards, 1.5L 5-speed manual (front, side and head) (E)	85	61
Kia Soul EX, 2009 onwards, 1.6L (front, side and head) (F)	79	39
Kia Cerato S sedan, 2009 onwards, 2L (front, side and head) (E)	72	28
Suzuki Alto 5-door hatch, 2009 onwards, 1L manual (dual front, side (chest)) (A) (D)	69	36
MEDIUM CARS		
Volkswagen Golf 5-door hatch, 2009 onwards, 1.4L (front, side, head and knee) (G)	97	61
Toyota Prius 5-door hatch, 2009 onwards, hybrid 1.8L (front, side, head and knee) (D)	95	68
Holden Cruze CD sedan, 2009 onwards, 1.8L 5-speed manual (front, side and head) (E)	95	pending
Subaru Liberty 2.5i, 2009 onwards, 2.5L manual (front, side, head and knee) (E)	94	64
Skoda Superb Ambition, 2009 onwards, 2L diesel manual (front, side, head and knee)	94	50
Volkswagen Passat CC diesel, 2009 onwards, 1.9L (front, side and head)	92	46
Volkswagen Passat diesel sedan, 2008 onwards, 1.9L diesel (front, side and head)	92	46
Volvo C30 3-door hatch, 2007 onwards, 1.8L (front, side and head)	92	26
Subaru Liberty Exiga, 2009 onwards, 2.5L (front, side and head) (E)	90	67
LARGE CARS		
Ford Mondeo 5-door hatch, 2007 onwards, 2L diesel (front, side and head)	95	49
Holden Commodore Sedan omega sedan, 2008 onwards, 3.6L V6 (front, side and head) (E)	90	25
Holden Commodore Sportwagon omega sedan, 2008 onwards, 3.6L V6 (front, side and head) (E)	90	25
Holden WM Statesman & Caprice omega sedan, 2009 onwards, 3.6L V6 (front, side and head) (E)	90	25
Toyota Aurion AT-X, 2009 onwards, 3.5L V6 (front, side and head) (E)	89	22
Mazda 6 Limited, 2008 onwards, 2.5L (front, side and head) (D)	88	49
4WDs		
Volvo XC60 Momentum, 2009 onwards, 2.4L diesel (front, side and head)	99	48
Audi Q5 Steppe, 2009 onwards, 2L diesel (front, side and head) (D)	95	32
Subaru Outback 2.5i, 2009 onwards, 2.5L manual (front, side, head and knee) (E)	94	58
Hyundai Santa Fe GLS, 2009 onwards, 2.2L diesel (front, side and head) (H)	90	19
Hyundai Tucson elite, 2006 onwards, 2.2L diesel (front, side and side curtain) (J)	79	11
LUXURY CARS		
Mercedes-Benz E-class 220 Cdi avantgarde, 2009 onwards, 2.2L diesel (front, side, head and knee)	94	58
SPORTS CARS		
Peugeot 308CC Sportpack, 2009 onwards, 1.6L (front, side and head)	97	33
PEOPLE MOVERS		
Mercedes-Benz Viano Trend, 2006 onwards, 2.2L (front, side and head) (E)	88	3
Mercedes-Benz Vito Viano, 2009 onwards, 2.2L (front, side and head) (A)	88	3
Hyundai iMax 3-seat van, 2009 onwards, 2.4L (dual front) (K)	70	6
Suzuki APV, 2007 onwards, 1.6L (dual front) (E)	64	33
COMMERCIAL VEHICLES		
Holden Commodore Ute Omega, 2009 onwards, 3.6L V6 (front, side and head) (E)	90	25
Hyundai iLoad 3-seat van, 2.4L (dual front) (K)	70	6
Ford Transit Van SWB low roof, 2006 onwards, 2.2L diesel (driver airbag) (E)	61	14
Great Wall Motors SA220 dual cab, 2009 onwards, 2.4L (none) (E)	45	7
Great Wall Motors V240 Dual cab 4x2, 2009 onwards, 2.4L (dual front) (E)	45	0
Proton Jumbuck GLi, 2003 onwards, 1.5L (none) (E)	23	31

TABLE NOTES Source: Crash test data from the Australasian New Car Assessment Program (ANCAP), which is supported by Australian and New Zealand motoring clubs, all Australian state governments, the New Zealand Government, NPM Insurance and the FIA Foundation.

* Unless otherwise stated, the left-hand drive European model was tested by EuroNCAP. Australian specifications may vary and models sold in Australia may provide slightly different levels of protection from those described.

(A) Safety equipment, as tested, is not standard on all vehicle models.

(B) The Australian version comes with a 2L or 2.5L engine.

(C) Score also applies to the diesel and sedan variants.

(D) The right-hand drive European model was tested by EuroNCAP.

(E) Tested by ANCAP.

(F) Score applies to the base model Kia Soul in Australia.

(G) Score rating also applies to the Golf GTI.

(H) Score applies to 2.2L and 2.4L variants built from October 2009.

(J) The Australian model has a 2.7L engine.

(K) Tested by the South Korean Government test organisation KATRI, under ANCAP supervision.

NUTSHELL

>> We outline the costs and features of 20 term life insurance policies available through a financial planner and 10 industry super fund policies

>> Average annual premiums for \$750,000 of cover for a 50-year-old male range from about \$840 for a policy through your super fund or about \$1420 for a fully comprehensive policy through a financial planner, up to about \$2350 for an online policy.



STORY UTA MIHM

Life support

Life insurance can help fill the gap for your family should disaster strike.

Would your loved ones be adequately looked after if you passed away unexpectedly? For many people, the answer is no; according to a 2005 survey by the Investment and Financial Services Association (IFSA), only one in five families or single parents with at least one dependent child have adequate life insurance cover.

Term life insurance – also known as “death cover” – can pay off your mortgage, debts and other costs (such as funeral) and, more importantly, provide dependants with a lump sum. In a worst case scenario, life insurance can also ensure important goals are met, such as providing your children with a private school or tertiary education.

Even if you haven't taken out death cover, you may already be covered as many super funds provide automatic cover when you join their fund. Super fund-based cover is often the cheapest option, however the level of cover may be too low. By contrast, term life

insurance policies outside super are usually more expensive but may provide more options and a more flexible cover. The easiest option, but also the most expensive, is an online policy without a health check, which you can take out in less than 10 minutes.

Three ways to get covered

1. Super fund policies Super funds can offer default insurance options, which means you're automatically enrolled when you join and the premium is deducted from your super account. Along with death cover, this usually also includes total and permanent disability (TPD) cover. A health check is not usually required. On average from our sample of big industry super funds, the annual premium for \$750,000 of death cover for a 50-year-old male is about \$840. The level of default cover is often low, so it's a good idea to apply for additional cover that may require a health check. If you already have cover elsewhere or don't need it, you can cancel this cover (see Premiums Eat Up Super Money, page 40).

While the premium is paid from pre-tax income, only financially dependent beneficiaries, such as your spouse and dependent children, get the death cover benefit tax-free; other beneficiaries, such as adult children, may have to pay tax. The super fund trustee decides who gets the benefit. While you can nominate a beneficiary, not all funds allow you to make a binding nomination. An additional disadvantage is the expiry age, usually of 65 or 70 years. >

TERM LIFE INSURANCE POLICIES - SUM INSURED \$750,000

Insurer / policy (listed by cheapest premium at age 60)	Annual premium for male non-smoker, professionally occupied (\$)			
	Age next birthday			
	30	40	50	60
Asgard Life Protection	426	514	1304	4152
TOWER Life Protection Plan (TPP)	496	560	1309	4503
AIA Australia Life Cover Plan	567	552	1338	4663
TOWER Accelerated Protection Life Insurance	479	551	1305	4679
Zurich Protection Plus - Death Cover	473	544	1323	4814
Macquarie Life Insurance	511	616	1457	4968
St George Death Cover	478	586	1485	4997
Aviva Life	443	563	1455	5063
Westpac Term Life	471	613	1474	5112
ING Life Cover	463	542	1380	5199
AXA Life Insurance Plan	473	550	1333	5225
MLC Life Cover Standard	488	590	1426	5244
Asteron/ Suncorp Life Cover	489	562	1547	5281
CommInsure Total Care Plan - Life Care	482	571	1380	5351
AMP Death Cover	505	604	1523	5580
MLC Life Cover Plus	562	682	1664	6157
AVERAGE PREMIUM	488	575	1419	5062

Source: Rice Warner, 15 January 2010.

Insurer / policy (listed by cheapest premium at age 60)	Annual premium for female non-smoker, professionally occupied (\$)			
	Age next birthday			
	30	40	50	60
Asgard Life Protection	258	426	993	2451
TOWER Life Protection Plan (TPP)	388	451	976	2834
TOWER Accelerated Protection Life Insurance	339	434	969	2866
AIA Australia Life Cover Plan	327	436	981	2924
St George Death Cover	395	484	1172	2983
Zurich Protection Plus - Death Cover	344	433	946	2988
Aviva Life	338	450	1073	3060
Westpac Term Life	371	466	1106	3065
Macquarie Life Insurance	374	486	1083	3119
MLC Life Cover Standard	437	520	1151	3134
ING Life Cover	332	428	1016	3284
CommInsure Total Care Plan - Life Care	349	446	1027	3289
Asteron/ Suncorp Life Cover	348	436	1133	3395
AXA Life Insurance Plan	347	435	955	3468
AMP Death Cover	395	488	1180	3586
MLC Life Cover Plus	502	599	1342	3674
AVERAGE PREMIUM	365	464	1069	3132

Source: Rice Warner, 15 January 2010.

DID YOU KNOW?

Other types of life cover

The catchall term "life insurance" generally refers to both "death" and "living" cover. There are four main variations:

Death cover (term life insurance) pays a lump sum to your nominated beneficiaries if you die. Most policies are term insurance [see Term or Whole of Life?, page 41].

Total and permanent disability (TPD) A lump sum is paid if you're permanently disabled and unable to return to work [self-inflicted injuries or disablement following a war may be excluded].

Income protection (IP) can pay up to 75% of your salary if you're temporarily unable to work due to sickness or injury. The length of time for which you receive payments depends on the benefit period you chose [for example, two years, five years or up to age 60 or 65] and the waiting period before you get a benefit [for example, 30 or 90 days].

Critical or serious illness Also known as trauma insurance, this pays a lump sum if you contract a specified illness. Policies typically cover up to 30 conditions; most claims arise from cancer, strokes and heart attacks.

While claims relating to death insurance should be pretty clear-cut, the other types of "living" insurance can have extensive terms and conditions. It's important to check you're covered if you can't work in your usual occupation or if cover only applies if you can't work in any occupation. Do your homework, understand the different policies and consider independent financial advice.

< 2. Term life insurance policies These are sold by financial advisers, insurance brokers or directly by the insurer. You're usually required to undergo a health check, which may include a doctor's visit and blood test. Annual premiums for \$750,000 of death cover for a 50-year-old male are about \$1420 on average.

Term life insurance policies allow you to nominate your beneficiaries, and while you don't get a tax deduction for the premiums, your beneficiaries won't have to pay tax on the payout. Generous age limits of up to 99 years apply.

Compared with policies inside super, these policies offer better features. For example, most policies allow you to increase your sum insured by up to \$200,000 if your situation changes (such as if you marry, start a family or take on a mortgage). The great majority of policies also allow indexing to the CPI.

3. Online policies without a health check These days you can take out a policy online in less than 10 minutes, but their annual premiums can be considerably more expensive – up to about \$2350 for \$750,000 of cover for a 50-year-old male. This may be an option if you can't get cover elsewhere, but make sure you know what you're covered for, as some death cover policies exclude pre-existing conditions or may only cover you for accidental death.

How much life insurance do you need?

The industry rule of thumb is roughly 10 times your annual salary – but this will vary depending on individual circumstances. A young single person with no dependants will probably not need death cover but may consider income protection or critical illness insurance instead (see Other Types of Life Cover, left).

To determine your level of cover, ask yourself:

- Do I have a mortgage and other debts?
- Do I have a spouse, children or other dependants?
- How old are my children and how much is needed to continue their education?
- Do any of my dependants have special needs?
- Do I own assets and investments that could cover some costs or even provide financial security?
- What are my current and expected future earnings?
- How much does my family need to continue their current lifestyle?

CHOICE asked a number of life insurers to recommend death cover for Keith (52) and Linda (48), who have paid off their mortgage and have two children, Anna (12) and Jonas (14). Keith works full-time and earns \$75,000 per year, while Linda works part-time with an annual income of \$35,000.

The recommendations range from \$400,000 to \$920,000 for Keith and from \$200,000 to \$620,000 for Linda. The lowest recommended cover of \$400,000 for Keith and \$200,000 for Linda would cover their income for the next 10 years less their own costs, such as clothing, food and car expenses. The highest cover of \$920,000 for Keith and \$620,000 for Linda includes a lump sum to invest, which replaces their income until age 65. It would also pay for a funeral and private school expenses for Anna and Jonas until age 18. It does not cover university education.

After loss of income and clearing debts, other factors to consider include assessing Linda's level of cover and considering any home duties she performs. Keith might also want to reduce his work hours to spend more time with his children.

You usually need less death cover as you get older. However, the emerging trend towards taking on larger mortgages and having children later in life may increase your need for cover in your forties or fifties. >

SUPER FUND DEATH COVER - SUM INSURED \$750,000

Fund (listed by cheapest premium at age 60)	Annual premium for male non-smoker, professionally occupied (\$)			
	Age next birthday			
	30	40	50	60
CARE Industry Fund	241	321	520	1362
AustralianSuper: Industry Fund	259	322	633	1884
First State Super Employer	202	216	718	2217
HOSTPLUS Employer Sponsored	160	175	734	2288
Cbus Industry Fund	439	664	1043	2415
MTAA	317	403	802	2600
HESTA Industry	275	333	936	2753
Sunsuper Solutions	237	329	984	3000
Health Super	291	347	983	3358
REST: Industry Members	389	456	1069	3434
AVERAGE PREMIUM	281	357	842	2531

Source: Rice Warner, 15 January 2010.

Fund (listed by cheapest premium at age 60)	Annual premium for female non-smoker, professionally occupied (\$)			
	Age next birthday			
	30	40	50	60
CARE Industry Fund	241	321	520	1362
AustralianSuper: Industry Fund	259	322	633	1884
REST: Industry Members	238	316	689	2034
First State Super Employer	202	216	718	2217
HOSTPLUS Employer Sponsored	160	175	734	2288
Cbus Industry Fund	439	664	1043	2415
Sunsuper Solutions	118	281	840	2586
MTAA	317	403	802	2600
HESTA Industry	275	333	936	2753
Health Super	291	347	983	3358
AVERAGE PREMIUM	254	338	790	2350

Source: Rice Warner, 15 January 2010. TABLE NOTES Super funds are selected from the biggest public offer industry super funds (employer sponsored section).

Taking on a larger mortgage and having children later in life may mean you need to increase life insurance cover in your forties or fifties

HOW WE SURVEY

Rice Warner, an independent firm of actuarial and management consultants, co-operated with CHOICE on this report by giving us access to their comprehensive database of premiums and features for retail and superannuation term life insurance policies.

AUTOMATIC LIFE COVER THROUGH A SUPER FUND

Fund (listed in alphabetical order)	Type of fund	Death cover (male, aged 40 next birthday) (\$)	Total and permanent disability (TPD) cover included (\$)	Default premium per week (male, aged 40 next birthday) (\$)	Expiry age (years)	Indexation of sum insured before claim	Terminal illness payout with death cover?
AustralianSuper: Industry Fund	Industry	101,400	101,400	3.00	70		✓
CARE Industry Fund	Industry	147,280	147,280	3.00	70	✓ (optional)	✓
Cbus Industry Fund	Industry	200,000	100,000	7.80	70		✓
First State Super Employer	Public sector	149,100-276,000 (A)	149,100-276,000 (A)	3.46	70		✓
Health Super	Industry	139,400	139,400	3.30	70		✓
HESTA Industry	Industry	140,600	Not covered	1.20	70		✓
HOSTPLUS Employer Sponsored	Industry	148,802	148,802	2.00	65		✓
MTAA	Industry	102,300-145,200 (B)	102,300-145,200 (B)	3.00	70		✓
REST: Industry Members	Industry	210,000	50,000	1.75	70	Default cover only	✓
Sunsuper Solutions	Industry	89,250	89,250	3.00	70		✓

TABLE NOTES Super funds are selected from the biggest public offer industry super funds (employer sponsored section). (A) Higher amount for white-collar workers; lower for manual/heavy manual. (B) Higher amount for non-manual labour; lower for general. **Features common to all policies** All covers are applied automatically and allow you to opt out; all policies allow you to increase cover for an additional amount. Lower premiums apply for death cover only. No policy allows you to increase the cover without an additional health check if your circumstances change.
Source: Rice Warner, 15 January 2010.

TERM LIFE INSURANCE (THROUGH FINANCIAL ADVISER)

Insurer / policy (listed in alphabetical order)	Easy switching even if period since last underwritten is five years ago or longer?	Option to refuse new policy terms?	Premiums guaranteed for first year?	Can cover be increased when taking out a mortgage, marriage or starting a family?	Freeze premium freeze/cover reduction available?	Additional lives allowed?	Can premiums be paid by level premium?
AIA Australia Life Cover Plan	✓	✓	✓	✓	✓	✓	✓
AMP Death Cover	✓	✓	✓	✓	✓	✓	✓
Asgard Life Protection	✓	✓	✓	✓	✓	✓	✓
Asteron/ Suncorp Life Cover	✓	✓	✓	✓	✓	✓	✓
Aviva Life	✓	✓	✓	✓	✓	✓	✓
AXA Life Insurance Plan	✓	✓	✓	✓	✓	✓	✓
CommInsure Total Care Plan – Life Care	✓	✓	✓	✓	✓	✓	✓
ING Life Cover	✓	✓	✓	✓	✓	✓	✓
Macquarie Life Insurance	✓	✓	✓	✓	✓	✓	✓
MLC Life Cover Plus	✓	✓	✓	✓	✓	✓	✓
MLC Life Cover Standard	✓	✓	✓	✓	✓	✓	✓
St George Death Cover	✓	✓	✓	✓	✓	✓	✓
TOWER Accelerated Protection Life Insurance	✓	✓	✓	✓	✓	✓	✓
TOWER Life Protection Plan (TPP)	✓	✓	✓	✓	✓	✓	✓
Westpac Term Life	✓	✓	✓	✓	✓	✓	✓
Zurich Protection Plus – Death Cover	✓	✓	✓	✓	✓	✓	✓

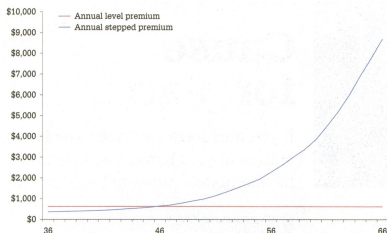
TABLE NOTES Features common to all policies All policies pay out a benefit if you're diagnosed with a terminal illness; all allow CPI indexing of the sum insured; and financial planners/brokers can give a discount on their commission. An expiry age of 90 or older applies.
Source: Rice Warner, 15 January 2010.

CASE STUDY

Premiums eat up super money

When CHOICE member Denise, from Kalgoorlie WA, was helping her children consolidate their super accounts, she found they had been automatically insured with their super funds and that premiums had been paid, even though they had ceased employment and were no longer contributing. Her children have no mortgages or dependants, so they did not need life insurance cover. Their small super account balances were being eaten up by the insurance premiums, with one fund reduced to just \$12 in accrued benefits when the money was transferred into a single super fund account.





Source: Example provided by AXA, December 2009.

Save on your premiums

< Premiums are generally set depending on:

- Age (premiums may increase or cover may decrease as you get older)
- Gender (women generally live longer than men and so pay lower premiums for death cover)
- Whether or not you smoke
- Occupation (for example, a manual labourer can pay higher premiums than an office worker – this could, for example, apply to income protection insurance)
- Your general health and pre-existing conditions
- Any genetic tests you've had (the insurer may ask you to pay an additional premium or only offer cover that excludes a condition you may have or are likely to develop).

The two ways insurers set premiums, stepped and level, can be compared to fixed and variable home loans. Stepped premiums usually start out cheaper but increase every year as you get older, whereas level premiums stay the same as long as you keep the policy (see graph above).

The annual increase in stepped premiums can make insurance unaffordable in later years. According to Rice Warner, the amount by which stepped premiums change each year will depend on your age – while they decrease in your 20s, they increase after that, ranging from a 3% increase in your 30s up to a 15% increase per year in your 60s. In our example of a 35-year-old male insured for \$500,000 death cover, the annual level premium is more expensive for the first 10 years but cheaper after that (see graph above). Most level-premium policies automatically revert to stepped premiums once you reach 65.

If you take out life insurance through a financial planner, ask for a discount on their commission. Commissions are built into the premium and range from 0% up to 33% of your premium.

STEPPED VS. LEVEL PREMIUMS

Policy for a male, sum insured \$500,000. If you choose level premiums you pay \$626 for the whole period from age 35 to 65. Stepped premiums increase every year: starting at \$367 for a 35-year-old, from age 45 annual stepped premiums are dearer than the level premium, with the premium increasing up to \$8699 at age 65.

Questions to ask when buying cover

What's covered? Make sure your policy covers death from illness, as some cover accidental death only.

What's not covered? Suicide is usually not covered for the first 13 months.

How much will be paid after a claim? Check how much you will be paid, as well as the conditions, if you're diagnosed with a terminal illness.

What will the premiums cost now and in the future? Are stepped or level premiums better for you? This can depend on your age, how long you need cover for and whether your needs may change in the future.

Can I increase my cover without a new health check if my situation changes? You can usually increase your cover if you take out a new mortgage, marry or have a baby.

Can I switch to a new policy? Check with the new fund about their application requirements. Sometimes you don't need a full health check if your old insurer assessed your health within the last five years. Cancel your old cover only once you've been accepted by your new insurer. ■

Premiums are set depending on your age, gender, occupation, general health and pre-existing conditions, whether or not you smoke and any genetic tests you've had

DID YOU KNOW?

Term or whole of life?

Most death cover policies sold are term insurance, which pays a lump sum to your dependants when you die. Older style whole-of-life policies combined insurance with an investment component, while premiums remained level for the duration of your policy; when the policy matured, you received a lump sum. Whole-of-life policies are much less common nowadays; term insurance is simpler and cheaper for most people.



STORY CHRIS BARNES

Cause for alarm

If you only have ionisation smoke alarms in your home, you may not be adequately protected against fire.

NUTSHELL

>> Fifteen battery-powered smoke alarms on test, including photoelectric, ionisation and dual sensor models.
>> CHOICE recommends photoelectric or dual sensor over ionisation models.

CHOICE ONLINE

For more information on smoke alarms and our test results, go to www.choice.com.au/smokealarms

DID YOU KNOW?

Not sure what type of smoke alarm you've got installed? Look on its base – a radiation symbol means it's an ionisation alarm.



Smoke alarms come in two main types: ionisation or photoelectric. It's been known for many years that photoelectric smoke alarms usually respond faster to smouldering fires, while ionisation alarms respond faster to flaming fires.

Our test of 15 battery-powered smoke alarms, including photoelectric, ionisation and dual sensor models, confirms there are major performance differences between the two types of sensor, even though all the smoke alarms on test meet the Australian Standard.

WHAT TO BUY

RECOMMENDED

First Alert SA302CNAUS Ultimate Dual Sensor	\$65
Kidde PI9000 Dual Sensor	\$80
First Alert SA710CNAUS	\$30



These models quickly detect both smouldering and flaming fires. The dual sensor models contain both ionisation and photoelectric sensors.

WORTH CONSIDERING

The following photoelectric models activate while the amount of smoke is fairly low, although not as consistently well as the recommended models.

Fire Smart FS0916	\$50
Brooks PFS3105TYCH	\$84
Quell SA1000	\$30
Wormald WRS001PH	\$34

The **Family Gard** FG888DCAUS [\$15] is the only ionisation model worth considering; it detected smouldering fires fast enough in most cases. If you buy this model, also install at least one photoelectric alarm for peace of mind.

NOT RECOMMENDED

None of the other models on test – all ionisation – detect smouldering fires fast enough and are not recommended. See online for details.

HOW WE TEST

The smoke alarms are tested by an expert fire laboratory. A fire is started in a room with a smoke alarm positioned on the ceiling of an adjacent hallway, connected by an open doorway. The temperature, time of activation and level of smoke obscuration in the hallway are electronically logged. Smoke obscuration is the key factor. Obscuration of 100% per metre means only one metre of visibility – you'd barely see your outstretched hand. The Australian Standard for smoke alarms requires photoelectric alarms to activate before obscuration gets worse than 20%/m.

We test with two types of fires:

- **Flaming fires** Dry timber is set alight, producing flames quickly but initially with relatively little smoke.
- **Smouldering fires** Polyurethane foam (commonly used in furniture) is placed over a hot soldering iron. Such fires can smoulder for a long time, gradually producing more and more smoke, before bursting into flames. If these fires occur at night, you can inhale their toxic smoke while sleeping, which makes waking – and escape – more difficult. Smoke inhalation is a major cause of death in fatal household fires.

Ease of use Our tester assesses how easy it is to push each alarm's test button, including whether the button can be easily pressed with a broom handle (for when the alarm is mounted on a ceiling).

CHOICE VERDICT

Photoelectric and dual sensor alarms are the best all-round performers. All alarms on test respond fast enough to flaming fires, so our recommendations (left) are based on their responses to smouldering fires. Most of the ionisation models are a little faster at detecting flaming fires, but not enough to outweigh their poor performance in smouldering fires. Whichever alarms you choose, make sure at least some are photoelectric or dual sensor models. ■

On test

Home entertainment, whitegoods, household and personal appliances – they're all tested here.



Inside

48 Digital cameras



52 Multi-function printers



Plus

44 81cm TVs

54 Espresso machines

58 Microwaves

60 Washing machines

New test online

> **Portable cots** We've added 10 models to our portable cots test. Check out the results at www.choice.com.au/portablecots

CHOICE. MAKE THE RIGHT ONE.

CHOICE has its own testing laboratories, where experienced technical staff put products through their paces. We use test methods from Australian standards, and we develop our own to match the way consumers use a product in their homes. We buy the products we test to maintain our independence from manufacturers and so we know what you're faced with in the shops. Our recommendations are based on a product's quality and performance, with no hidden bias.

CHOICE SHOPPER For the best deal on products where you see this logo, call 1300 360 655. Have the model name and number, the price you've been quoted and your CHOICE personal subscriber number.

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BEST
BUY

GREEN
BUY



STORY CHRIS RUGGLES

Better seen than heard

As TVs get thinner, their picture and sound quality is also being squeezed.

NUTSHELL

>> What you watch can have an impact on how good the picture looks.

>> Regardless of what you're watching, the sound on these TVs is poor.

>> All models on test have both HD and analog TV tuners.

Eighty one-centimetre TVs are popular nowadays. They have a screen size roughly equivalent to the largest of the near-defunct CRT TVs, but take up much less space. Unfortunately, the overall picture and sound quality for this size of TV is disappointing. Sound has been getting progressively worse as manufacturers try to hide the speakers in ever-smaller surrounds, and with many models you're now much better off routing the sound through another set of speakers.

Picture quality is more complicated. TV broadcasts can be either standard (SD) or high definition (HD); meanwhile, DVD players are in many homes, and Blu-ray is starting to improve in sales. Some TVs will handle one or more of these inputs quite well, but have trouble with another. For this reason, we've split the picture quality score into HD broadcast, DVD and Blu-ray, so you can decide which screen best suits your normal viewing patterns. DVD and SD broadcast TV are roughly the same, so use the DVD scores if you mainly watch SD TV. See Which Resolution?, below, for more detail on different TV resolutions.

How much power do they use?

The most efficient TV according to our tests is the LG 32LH35FD with a 5.5 star rating, but the TCL and Toshiba models also have five stars. The LG uses about 60W, which is what we would have expected from an efficient CRT TV of similar screen size. The table on page 46 has more detail on how much power each TV uses. CHOICE has supported the introduction of energy labelling for TVs and we're pleased to see it having a positive effect in the marketplace.

Fine tuning

Digital tuners pick up the signal from free-to-air digital broadcasts. They deliver a very good picture, nothing at all, or an image so badly broken up it's unwatchable. So it's important to know how they'll perform in difficult circumstances.

Even the poorest built-in tuners on test will handle most problems reasonably well. The lower-scoring models are likely to have a problem in particularly difficult circumstances, such as where a lot of electrical equipment is in use nearby. Only the Sanyo has a poor tuner, with one of the lowest scores we've ever seen. >

DID YOU KNOW?

Which resolution?

It's easy to get confused in the HD world. High definition for TV sets refers to the number of pixels on the screen; anything above 1366 x 768p is generally called HD. On the other hand, high-definition sources such as Blu-ray and HD TV broadcasts can be anything from 720 x 576p up to 1920 x 1080p. The "p" stands for progressive, which gives a more stable picture than an interlaced picture (which usually has an "i" after the number).

There isn't really a simple definition for high-definition TV sets either. However, 80cm or smaller screens with 1366 x 768 pixels or more should be capable of delivering an acceptable image from an HD source. The size of the screen must be taken into account, as this influences the size of individual pixels. The table on page 46 has details on screen resolution.

The quality of the image is not necessarily tied to the number of pixels;

colour accuracy, smooth transitions between colours and blacks that don't look muddy or lose detail are more important. The TV's picture processor handles these functions, and more pixels may actually make it harder for the processor to deliver a good image.

In previous tests, we compared the performance of lower-resolution TVs against high-resolution models and found resolution has little influence on overall picture quality.

WHAT TO BUY



64% LG
32LH50YD

PRICE \$1499
GOOD POINTS

- USB port.
- On-board controls can be locked (childproof).
- Remote control can be used to operate some other devices, such as a DVD player.
- Physical power switch allows greater energy saving than using standby mode.

GOOD POINTS

- Most expensive TV on test.



63% LG
32LH35FD

PRICE: \$1299
GOOD

- On-board controls can be locked (childproof).
- Remote control can be used to operate some other devices, such as a DVD player.
- Physical power switch allows greater energy saving than using standby mode.
- Very good energy use score.

BAD POINTS

- Only one component video input.
- Poor on-board controls.
- Poor sound with some noticeable cabinet buzz.



62% Samsung
LA32B650T1FXXY

PRICE \$1299
GOOD POINTS

- USB port.
- Can access photos, music and video stored on a DLNA server (e.g. a PC running a supported DLNA client such as Windows Media Player 11 or later). If also connected to the internet, this TV can use widgets such as a YouTube viewer.
- Has at least one AV input easily accessible from the front of the TV.
- Remote control can be used to operate some other devices, such as a DVD player.
- Closed captions display is noticeably better than other TVs on test.

BAD POINTS

- Limited viewing angle.



61% Panasonic
TH-L32G10A

PRICE \$1119
GOOD POINTS

- SDHC card reader.
- Has at least one AV input easily accessible from the front of the TV.
- Has a headphone socket easily accessible from the front of the TV.
- Remote control can be used to operate some other devices, such as a DVD player.
- Physical power switch allows greater energy saving than using standby mode.

BAD POINTS

- Poor on-board controls.
- Slight yellow bias in HD broadcast picture.
- Poor sound with some noticeable cabinet buzz.



61% Sony
KDL32V5500

PRICE \$1099
GOOD POINTS

- TV can access photos, music and video stored on a DLNA server (e.g. a PC running a supported DLNA client such as Windows Media Player 11 or later).
- Can display a map locating where a particular photograph was taken when connected to internet.
- USB port.
- Remote control can be used to operate some other devices, such as a DVD player.
- Physical power switch allows greater energy saving than using standby mode.

BAD POINTS

- Only borderline DVD picture score.

ABOUT THE REST

The **Panasonic TH-L32S10A**, **Samsung LA32B550K1FXXY** and **Sony KDL32W5500** just miss out on making our recommended list. The Panasonic is equal-best for Blu-ray, but shows some jittery movement when panning across detailed backgrounds. The Samsung is OK with DVDs and HD broadcast and is energy-efficient, but has a tendency to high contrast, which can mean a loss of detail in whites and blacks. The Sony does well in technical tests with a smooth picture, but like the Samsung tends to be too bright and lose some detail.

The **TCL** is relatively cheap and very energy-efficient, but its skin tones are unnatural, particularly with DVDs.

The **Panasonic TH-L32X10A** is OK when watching Blu-ray, but looks washed out with DVD and HD broadcast and its colours aren't natural.

The **Toshiba**, although very energy-efficient, has an overly orange picture, which makes skin tones unnatural. Its picture tends to be noisy and it has the worst sound score on test because it distorts at relatively low volume and has some buzzing in the cabinet.

The **HiSense**, **Samsung LA32B450C4DXXY**, **Sharp** and **Sanyo** models on test are poor performers and don't ultimately represent value for money, even though they may be cheaper to buy than other TVs on test.

HOW WE TEST

Picture quality Our tester, Scott O'Keefe, sets up all 81cm TVs in our specialised test lab and adjusts their controls to get the best picture quality possible. He keeps lighting in the room low and the sound muted, and three experts watch a variety of footage (from HD broadcast TV, DVD movies and Blu-ray as well as a computer game) simultaneously on all the screens. They evaluate the picture quality and rate it out of 10 for each input.

A special reference test Blu-ray disc and two reference DVDs are used to provide test patterns and movie scenes.

- They check how well each TV produces accurate colour and solid blacks and whites without a colour shift.
- They display a number of test patterns from a high-quality Blu-ray/DVD player to

PRODUCT	PERFORMANCE										FEATURES		SPECIFICATIONS				
Brand / model (in rank order)	Overall score (%)	PICTURE QUALITY			Sound quality score (%)	Ease of use score (%)	Energy score (%)	Digital tuner score (%)	Viewing angle score (%)	Swivel stand	100Hz panel (as claimed)	HDMI inputs at rear		USB ports *	Claimed screen resolution (pixels)	Number of energy stars as labelled / as based on CHOICE testing	Energy consumption
		Broadcast TV score (%)	DVD viewing score (%)	Blu-ray viewing score (%)													
LG 32LH50YD	64	65	71	65	40	65	72	61	70	✓	✓	4	1	1920 x 1080	- / 3.5	98	
LG 32LH35FD	63	74	71	65	35	55	87	63	70	✓		3	0	1920 x 1080	5 / 5.5	60	
Samsung LA32B650T1FXXY	62	68	67	60	40	64	76	61	60	✓	✓	3	2	1920 x 1080	3.5 / 4	87	
Panasonic TH-L32G10A	61	58	71	70	30	63	74	57	80	✓	✓	3	0	1920 x 1080	- / 3.5	90	
Sony KDL32V5500	61	64	54	75	45	63	73	60	60	✓		4	1	1920 x 1080	3.5 / 3.5	94	
Panasonic TH-L32S10A	59	58	66	75	30	61	78	58	60	✓		3	0	1920 x 1080	- / 4	82	
Samsung LA32B550K1FXXY	59	64	61	55	35	64	79	59	60	✓		3	1	1920 x 1080	4 / 4	79	
Sony KDL32W5500	59	68	55	45	45	63	76	61	60	✓		4	1	1920 x 1080	3.5 / 4	88	
TCL L32P10FHD	54	55	57	55	25	60	84	68	60			2	1	1920 x 1080	5 / 5	65	
Panasonic TH-L32X10A	53	51	50	60	30	61	78	57	60	✓		3	0	1366 x 768	3.5 / 4	83	
Toshiba 32AV600A	50	46	56	55	20	54	83	62	60			2	0	1366 x 768	4.5 / 5	71	
HiSense HL81V68P	48	52	56	40	25	50	79	59	30			3	1	1920 x 1080	- / 4	80	
Samsung LA32B450C4DXXY	46	33	62	40	35	62	82	52	20	✓		2	0	1360 x 768	4.5 / 4.5	73	
Sharp LC-32D77X	46	53	41	45	30	51	66	62	20	✓		3	0	1920 x 1080	2.5 / 2.5	11	
Sanyo LCD-32XR9DA	44	24	56	65	30	57	74	44	20			3	0	1366 x 768	3.5 / 3.5	91	

USING THE TABLE Scores The overall score is made up of: Broadcast TV: 25%; DVD: 20%; Blu-ray: 10%; Sound quality: 15%; Ease of use: 15%; Energy: 5%; Digital tuner: 5%; Viewing angle score: 5%. **Picture scores 55% and lower** indicates a noticeable problem with the picture. Our panel believes the problem will be noticeable even without the benefit of being able to see a number of TVs together. The lower the score, the more apparent the problem. **55%-69%** indicates OK pictures that most people will be happy with. There are no major problems, but we allow a little latitude with colour shifts and black levels. Also, these TVs may not do well with some of the more demanding technical tests involving such things as up-scaling or noise reduction. **70%-79%** indicates good pictures. Very slight picture errors may be forgiven, but blacks are black (not brown) and whites are white. These TVs will usually perform OK in more demanding technical tests. **80%-89%** indicates very good pictures. These are hard to fault and will perform well in some of the more demanding technical tests as well as with the viewing panel. **90% and higher** indicates excellent pictures. They may still have a very slight technical failing, but it won't be visible.

measure if any of the picture is cut off at the edges.

- They play movies and other footage to check the screen's ability to produce images without colour-banding, jerkiness, blurring or vibration.
- They also check for colours bleeding in high contrast or very intensely saturated parts of the image, and that there are no trails behind fast-moving objects on the screen.

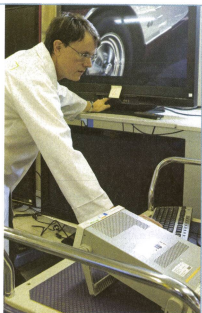
Sound quality Scott listens to movies and music to check for rattles, hums, hisses or distortion, and judges how well the high and low sounds are produced.

Ease of use Scott tests the remote control, front panel controls and on-screen display to perform a number of common tasks, such as channel and volume changing,

setting up favourites and re-scanning channels. He looks for logical menus and clear labelling, buttons and controls that are easily identified and can be used without interfering with other controls.

Energy score Scott uses a calibrated power supply and power meter to measure the power consumed by the TV when in use and on standby. This is done using "out-of-the-box" settings, as required by the new mandatory power rating standard.

Digital tuner Our specialist lab checks the digital tuner on all TVs for reception performance in areas with a good quality signal, as well as for areas where reception is less than ideal and where reception might be affected by things such as a dryer or vacuum cleaner operating in the house.



cm, H x W x D**	Contact	Price (\$)
5 x 81.5 x 21	www.lge.com.au	1499
5 x 80.5 x 21	www.lge.com.au	1299
5 x 80.5 x 24	www.samsung.com.au	1299
5 x 78 x 22	www.panasonic.com.au	1119
5 x 80 x 26	www.sony.com.au	1099
5 x 80 x 22	www.panasonic.com.au	1099
5 x 79.5 x 24.5	www.samsung.com.au	999
5 x 80 x 26	www.sony.com.au	1299
5 x 80.5 x 25	www.tcl-electronics.com.au	899
5 x 80 x 22	www.panasonic.com.au	999
5 x 78.5 x 27	www.mytoshiba.com.au	1119
5 x 80 x 24.5	www.hisense.com.au	899
5 x 80 x 25.5	www.samsung.com.au	849
5 x 77.5 x 24.5	www.sharp.net.au	1299
5 x 78 x 26	www.sanyo.com.au	799

der normal viewing conditions. **Price** Recommended retail, as of February 2010. **TABLE NOTES** * Does not include parts that for service use only. ** Rounded up to the next cm or half-cm, with the base attached and all protruding parts included, cord and connecting cables excluded, screen at zero degrees tilt and swivel applicable. All TVs on test have HD digital and analogue tuners.

WHAT TO LOOK FOR



Built-in digital tuner means you don't need to buy a set-top box to receive digital TV. For most people, standard-definition (SD) or high-definition (HD) doesn't matter, as not much HD-only TV is currently being broadcast, though more will be in future. All TVs on test are HD and have HD tuners. Look for **easy-to-use sockets** that allow you easy access to the connections for DVD players, cable TV and so on. If you're wall-mounting the TV, access is very important to avoid having to take it off the wall to change a plug.

HDMI (high-definition multimedia interface) is an all-digital connection for both sound and video in one cable. You may not have many gadgets with HDMI output at the moment, but we expect most will have them in the future, so it's worth looking for at least one HDMI socket. HDMI inputs are listed in the table, left.

DVI/VGA input If you want to use your TV as a computer display, you'll need one with a DVI input for newer computers or a VGA input for older ones. An HDMI socket will do if your computer has an HDMI output, but not many do at the moment. DVI-to-HDMI adapters are quite inexpensive to purchase. Look for a **remote control that's easy to read**, with large, well-spaced buttons and clear labels.

On-screen menus should be easy to read and understand without having to resort to the manual.

On-board controls If you're likely to lose the remote control, choose a TV with easily accessible controls on the TV itself. All TVs on test are **wall-mountable**. However, none comes with wall mounts, so you'll need to buy a separate kit.



STORY DENIS GALLAGHER

Memory catchers

Quality and speed are improving with each new generation of compact cameras.

NUTSHELL

>> Resolution is no longer a major factor when deciding on your next digital camera.

>> Figure out what features you need, not what the camera companies want to sell you.

Until recently, the main selling point for a digital camera was resolution. Camera companies knew if they packed in as many megapixels as possible into a camera, it would sell. Now, with many people considering their second or even third camera purchase, features such as image quality, picture-taking speed and ease of use are just as important. CHOICE tested 40 of the latest compact digital still cameras and found significant differences in features, performance and size. Model sizes in this test range from

extremely compact pocket cameras to super zoom models that are as large as an SLR camera. Models that make our recommended list (below and right) offer benefits such as fast start-up times and shorter delays between shots, or the ability to operate underwater.

Looking for a camera that is fast, with a massive zoom, works underwater and fits in your pocket, all for under \$500? Unfortunately, it doesn't exist, although some of the best performers on test come close, and the quality and speed is improving with each new generation. >

WHAT TO LOOK FOR

Manual shutter/aperture control allows you to alter the shutter speed or the aperture of a shot so you can determine the depth of field and the sharpness of the moving subject against a still background.

A **hot shoe** allows you to add accessories such as a larger flash for better photos in low light conditions.

Face detection enables the camera to focus on a face and ignore non-facial objects such as trees, buildings etc., even though the face is not in the middle of the composition.

CAMERA CONTACTS

Canon
canon.com.au
Fujifilm
fujifilm.com.au
Kodak
kodak.com.au
Nikon
nikon.com.au
Olympus
olympus.com.au
Panasonic
panasonic.com.au
Ricoh
tasco.com.au
Samsung
samsung.com.au
Sony
sony.com.au

ABOUT THE REST

If you like super zooms, the **Canon PowerShot SX20 IS** or **SX1 IS** could be good options as they also perform well in movie mode. But if you don't need a 560mm lens, the **Canon SX200 IS** or **SX120 IS** offers a good balance between size and good zoom range.

Other good zoom options include the relatively compact **Sony Cyber-shot DSC-H20** and **Ricoh CX2** or the larger **Fujifilm FinePix S200EXR**.

Among the compact offerings, the **Panasonic Lumix DMC-FP8** and **Canon Digital Ixus 110 IS** deliver comparable image quality to the top scorers.

WHAT TO BUY



69% Sony Cyber-shot DSC-HX1

PRICE \$899

GOOD ALL-ROUND PERFORMER

While this is certainly no pocket-sized camera at just over half a kilo, it does pack in a lot of features and is still lighter than most SLR cameras with a standard lens. This Sony Cyber-shot has a 28mm-560mm zoom lens with excellent optical image stabiliser, delivering good image quality with fast and accurate autofocus. Action photographers will appreciate its continuous shooting performance, as good as any of the SLR cameras we've tested. A HDMI output makes it easy to connect to a LCD TV and display HD video footage or a widescreen photo using the 'panorama' mode, where several shots are merged together in camera to make one large image. Start-up times are not particularly fast, however for most situations this Cyber-shot is a solid all-round performer.



68% Canon PowerShot G11

PRICE \$799

PRO-PERFORMANCE

Despite Canon marketing its PowerShot G11 at the serious photographic enthusiast, our testers found this camera very easy to use. It's ready to shoot in less than two seconds, and includes features an experienced photographer would expect to see, such as shutter speed and aperture priority control, as well as a full manual setting. It also offers user-friendly features such as face detection and a HDMI connection, making it easy to view photos and video from the camera on an LCD TV. While the zoom is not very large compared with other medium-sized compact cameras, it does cover the range for most picture-taking situations.



66% Panasonic Lumix DMC-LX3

PRICE \$749

COMPACT PARTY CAMERA

This is an ideal camera to use at family gatherings, with a 24mm-60mm zoom lens to ensure no one will be cropped out of the shot when taking a photo of several people at close range, and fast continuous shooting to capture the moment. The flash performance is good, and the hot shoe allows a larger flash to be used if needed. There is a noticeable delay from turning the LX3 on to capturing the first photo, and the 60mm end of the zoom range may be a drawback for moments when you can't get close to the action. However, once it's ready to go it is a fun camera to use, with a good mix of auto and manual controls.



64% Olympus SP-590UZ

PRICE \$699

SUPER ZOOM

The Olympus SP590UZ is the zoom king, with a zoom lens ranging from an impressively wide 26mm up to 676mm. The wide angle is ideal for family gatherings as well as the long end of the lens for sports when you want to get close to the action – although a tripod, steady hand and fast shutter speed are recommended when taking photos at the extreme end of the zoom scale. You also get fast continuous shooting to capture the right moment. The camera takes rechargeable AA batteries and can use standard batteries. The video quality is not as good as most of the cameras on test, but an HDMI connection makes it easy to view your photos or video on an LCD TV.



BEST BUY

64% Canon PowerShot A2000 IS

PRICE \$329

AFFORDABLE HIGH-QUALITY FIRST CAMERA

You don't need to compromise picture quality for price when buying your first digital camera or a spare camera for the kids. This camera delivers better picture quality than most of the models on test, is easy to operate and uses either standard AA or rechargeable NiMH batteries. Its zoom range can be a bit limiting at the widest end, so you might not get all your relatives into the picture at the family gathering and you can't control the shutter speed or aperture setting. However, some may find this less confusing – simply point it at your subject and shoot.



63% Canon PowerShot D10

PRICE: \$599

WATERPROOF TRAVEL CAMERA

If you often find yourself by the water and travel a lot with kids, the PowerShot D10 should be on your shopping list. Unlike most compact waterproof cameras that can only be used to a depth of 3m, the PowerShot D10 can go down to 10m, operate at -10°C and keep taking photos after a drop of 1m. The start-up time is one of the fastest among the compact cameras, and the picture quality is better than most. The zoom range is fairly small and you don't get much manual control, however there are several preset exposure settings ranging from night scenes to underwater photography.



61% Panasonic Lumix DMC-FT1

PRICE \$499

POCKET ROCKET IN OR OUT OF THE WATER

This Lumix is waterproof down to 3m, has a good zoom range for its size and is one of the fastest performers on test. It takes just over one second for the DMC-FT1 to be ready for action, and less than half a second to focus on the subject and shoot once you've pressed the shutter button. Unlike the Canon PowerShot D10, the Lumix is truly pocket-sized – about the same size as a pack of playing cards – and at less than 200 grams would make an ideal holiday camera.

Product	Performance										Features				Specifications			
	Overall score (%)	Image quality score (%)	Ease of use score (%)	Versatility score (%)	Viewfinder and monitor score (%)	Battery life score (%)	Flash score (%)	Movie quality score (%)	Manual shutter / aperture	Viewfinder	Hot shoe	Face detection	Image stabilisation type (Optical / Mechanical)	Zoom range (35mm equivalent)	Effective resolution (megapixels)	Memory card type	Battery type	
Brand / model (in rank order)																		
Sony Cyber-shot DSC-HX1	69	61	69	75	57	100	74	53	✓/✓	✓	-	-	0	28-560	9	MS-Duo	Li-Ion	
Canon PowerShot G11	68	58	71	85	46	100	70	58	✓/✓	✓	✓	✓	0	28-140	10	SDHC	Li-Ion	
Canon PowerShot SX20 IS	68	55	66	86	59	100	75	66	✓/✓	✓	✓	✓	0	28-560	12	SDHC	4 x AA	
Canon PowerShot SX1 IS	66	60	66	87	58	67	72	70	✓/✓	✓	✓	-	0	28-560	10	SDHC	4 x AA	
Panasonic Lumix DMC-LX3	66	54	61	73	60	100	82	66	✓/✓	-	✓	-	0	24-60	10	SDHC	Li-Ion	
Canon PowerShot A2000 IS	64	59	60	66	52	100	64	54	-/-	-	-	-	0	36-216	10	SDHC	2 x AA	
Canon PowerShot SX120 IS	64	57	62	66	52	100	70	56	✓/✓	-	-	✓	0	36-360	10	SDHC	2 x AA	
Olympus SP-590UZ	64	52	60	81	56	100	65	42	✓/✓	✓	-	-	M	26-676	12	xD	4 x AA	
Ricoh CX2	64	49	69	56	60	100	78	47	-/-	-	-	✓	M	28-300	9	SDHC	Li-Ion	
Sony Cyber-shot DSC-H20	64	60	65	54	50	100	74	48	✓/✓	-	-	-	0	38-380	10	MS-Duo	Li-Ion	
Canon Digital Ixus 110 IS	63	59	63	49	54	100	62	64	-/-	-	-	-	0	28-112	12	SDHC	Li-Ion	
Canon PowerShot D10	63	57	63	59	59	100	55	38	-/-	-	-	-	0	35-105	12	SDHC	Li-Ion	
Canon PowerShot SX200 IS	63	54	64	61	56	100	59	61	✓/✓	-	-	-	0	28-336	12	SDHC	Li-Ion	
Fujifilm FinePix S200EXR	63	50	60	76	58	100	68	34	✓/✓	✓	✓	✓	0	31-436	12	SDHC	Li-Ion	
Panasonic Lumix DMC-FP8	63	57	67	54	46	100	67	58	-/-	-	-	✓	0	28-128	12	SDHC	Li-Ion	
Canon Digital Ixus 120 IS	62	55	62	55	56	100	62	65	-/-	-	-	✓	0	28-112	12	SDHC	Li-Ion	
Nikon Coolpix P90	62	54	56	77	55	100	68	33	✓/✓	✓	-	-	M	26-624	12	SDHC	Li-Ion	
Panasonic Lumix DMC-FT1	61	53	65	57	46	100	60	62	-/-	-	-	-	0	28-128	12	SDHC	Li-Ion	
Panasonic Lumix DMC-FS62	60	59	58	45	52	100	63	44	-/-	-	-	✓	0	33-132	10	SDHC	Li-Ion	
Panasonic Lumix DMC-FX65	60	57	54	52	50	100	71	60	-/-	-	-	✓	0	25-125	12	SDHC	Li-Ion	
Panasonic Lumix DMC-TZ7	60	58	58	57	46	92	58	62	-/-	-	-	-	0	25-300	10	SDHC	Li-Ion	
Samsung WB500	60	54	59	59	50	90	64	47	✓/✓	-	-	-	0	24-240	10	SDHC	Li-Ion	
Sony Cyber-shot DSC-WX1	60	51	67	50	50	88	66	48	-/-	-	-	✓	0	24-120	10	MS-Duo	Li-Ion	
Canon Digital Ixus 100 IS	59	57	62	54	34	100	52	62	-/-	✓	-	-	0	33-100	12	SDHC	Li-Ion	
Canon Digital Ixus 95 IS	59	56	63	53	38	100	50	59	-/-	✓	-	-	0	35-105	10	SDHC	Li-Ion	
Kodak EasyShare Z980	59	54	50	72	54	89	64	51	✓/✓	✓	✓	-	M	26-624	12	SDHC	4 x AA	
Nikon Coolpix S1000pj	59	56	53	50	49	100	73	38	-/-	-	-	✓	0	28-140	12	SDHC	Li-Ion	
Nikon Coolpix S570	59	57	57	42	51	100	70	27	-/-	-	-	✓	na	28-140	12	SDHC	Li-Ion	
Panasonic Lumix DMC-FZ35	59	59	37	70	63	100	61	56	✓/✓	✓	-	✓	0	27-486	12	SDHC	Li-Ion	
Canon Digital Ixus 200 IS	58	53	61	46	40	100	57	54	-/-	-	-	✓	0	24-120	12	SDHC	Li-Ion	
Fujifilm FinePix F70EXR	58	53	59	51	55	100	47	36	-/-	-	-	✓	M	27-270	10	SDHC	Li-Ion	
Olympus u-9000	58	53	54	42	56	100	71	38	-/-	-	-	-	M	28-280	12	xD	Li-Ion	
Panasonic Lumix DMC-ZR1	58	57	45	49	50	100	69	60	-/-	-	-	✓	0	25-200	12	SDHC	Li-Ion	
Samsung PL70	58	56	59	44	40	97	72	39	-/-	-	-	✓	0	28-140	12	SDHC	Li-Ion	
Fujifilm FinePix F200EXR	57	51	56	50	50	100	62	26	-/-	-	-	-	M	28-140	12	SDHC xD	Li-Ion	
Nikon Coolpix S70	57	55	49	43	51	100	72	38	-/-	-	-	✓	M	28-140	12	SDHC	Li-Ion	
Nikon Coolpix ST550	57	55	54	44	61	76	64	50	-/-	-	-	✓	0	27-124	12	Micro-SD	Li-Ion	
Nikon Coolpix L100	56	55	50	47	42	100	68	33	-/-	-	-	-	M	28-420	10	SDHC	4 x AA	
Samsung ST1000	56	53	42	46	62	100	70	45	-/-	-	-	✓	0	35-175	12	Micro-SD	Li-Ion	
Sony Cyber-shot DSC-TX1	56	54	64	48	44	63	61	49	-/-	-	-	✓	0	35-140	10	MS-Duo	Li-Ion	

HOW WE TEST

Camera testing is a complicated and expensive process. To help with the high cost, we share the results between a number of consumer organisations around the world. All the tests are carried out by professional labs in Europe that specialise in photographic testing and are particularly exacting.

Image quality Our testers report on colour saturation, sharpness, resolution, distortion and vignetting in both normal and low light.

Ease of use A five-person panel evaluates each camera's manual, viewfinder, monitor, data transfer and shutter delay. They also look at things such as inserting and removing the memory card and changing common menu settings.

Versatility includes an evaluation of the camera's lens, memory, sensitivity adjustment (ISO), white balance, shutter speeds, exposure options, viewfinder/monitor size and adjustment. Functions we check for include easy image deletion, red eye reduction, different focusing options and audio/video connections and how long it takes before the camera is ready to take a photo.

Viewfinder/monitor score measures the difference between the image displayed in the viewfinder/monitor and what is recorded on the final image. Aside from the top-scoring models, most of the cameras on test have no viewfinder, which means you have to use the monitor on the back to frame your shot. This may cause problems seeing what you're taking in bright sunlight.

Battery life measures how many photos you're likely to be able to take with freshly charged (in the case of models without included batteries) or new batteries. Cameras with a score of 100% manage more than 250 photos taken, previewed and deleted (every fourth image taken used the flash) before the first 'battery low' warning.

Flash Our testers check the flash's ability to produce enough light and even illumination at one, three and five metres.

Movie quality Cameras that are able to record video are used to make four 'highest quality' movies and then scored on resolution of detail, playback, picture noise and pixelation caused by compression.

Image stabilisation is tested using a device that moves the camera in both horizontal and vertical planes to approximate the shake common when holding a camera without support. Mechanical (M) stabilisation is where the sensor moves; Optical (O) means the lens elements move to account for camera movement. Both are preferable to electronic image stabilisation.

USING THE TABLE Scores The overall score is made up of: Image quality: 30%; Ease of use: 25%; Versatility: 12%; Viewfinder/monitor: 12%; Battery life: 10%; Flash: 8%; Movie quality: 3%. **Features** See What to Look For, page 48. **Zoom range** A 35mm equivalent figure indicates a range comparable to a 35mm film-based camera. **Effective resolution** This calculation is based on the maximum number of pixels the camera uses to create an image. **Memory card type** xD: xD card; SDHC: Secure Digital High Capacity card is an extension of the SD card format with a larger capacity up to 32GB, and looks exactly the same as an SD card. **MS-Duo:** Memory Stick Duo. **Batteries** Li-ion batteries are rechargeable. None of the cameras that take Li-ion batteries can also use normal alkaline batteries. Those specifying 'AA' can use alkaline, lithium or rechargeable AA batteries. **Start-up time** The time delay between turning on the camera and being ready to take a photo. **Delay between continuous shots** measures the time taken from the shutter release on one shot to the shutter release of another in continuous shooting mode. **Shutter delay** The time it takes from the moment the shutter button is pressed to the moment the picture is taken. A time is included to indicate the delay when focusing on a subject at close (1m) or medium range (10m). **Dimensions** include all protruding parts when the camera is switched off. **Weight** includes batteries, memory cards and neck strap if supplied. **Price** Recommended retail, as of February 2010. **TABLE NOTES** na Not applicable – has neither mechanical nor optical image stabilisation.

	Start-up time (sec)	Delay between continuous shots (sec)	Shutter delay for 1m / 10m (sec)	ISO ratings (lowest - highest)	Dimensions (cm, W x H x D)	Weight (g)	Price (\$)
x45	2.8	0.2	0.3 / 0.5	125 - 3200	12 x 8.5 x 10	539	899
x42	1.8	0.8	0.4 / 0.5	80 - 3200	11.5 x 8 x 5	423	799
x38	2.5	0.9	0.3 / 0.4	80 - 1600	12.5 x 9 x 10.5	702	749
x36	2.4	0.2	0.6 / 0.7	80 - 1600	12.5 x 9 x 10	726	899
x41	4.0	0.5	0.8 / 0.7	80 - 3200	12 x 6.5 x 5	278	749
x45	2.3	0.7	0.5 / 0.5	80 - 1600	10.5 x 6.5 x 3.5	251	329
x45	3.1	0.7	0.5 / 0.7	80 - 1600	11.5 x 7.5 x 5	303	349
x40	2.6	0.8	0.4 / 0.8	64 - 1600	11 x 9 x 10.5	575	699
x45	2.3	0.2	0.3 / 0.4	80 - 1600	10.5 x 6.5 x 3	206	399
x45	2.7	0.5	0.2 / 0.8	80 - 3200	11 x 7 x 5.5	285	499
x35	2.3	1.0	0.4 / 0.3	80 - 1600	10 x 5.5 x 2.5	165	499
x37	1.7	0.8	0.5 / 0.5	80 - 1600	11 x 7 x 5	222	599
x45	2.0	1.0	0.5 / 0.5	80 - 1600	10 x 6.5 x 4	248	549
x40	3.2	0.5	0.5 / 0.6	100 - 3200	13.5 x 9.5 x 16.5	915	799
x40	2.6	0.4	0.3 / 0.4	80 - 1600	10 x 6.5 x 2.2	152	599
x40	2.2	1.0	0.4 / 0.4	80 - 1600	9 x 5.5 x 2	142	499
x45	2.7	0.7	0.9 / 0.8	64 - 1600	11.5 x 8.5 x 11.5	515	699
x40	1.2	1.5	0.4 / 0.4	80 - 1600	10 x 6.5 x 3	186	499
x38	2.1	0.7	0.6 / 0.9	80 - 1600	10 x 6 x 2.4	137	249
x40	2.4	0.4	1.0 / 0.9	80 - 1600	10 x 6 x 2.2	149	599
x45	2.5	0.5	0.8 / 0.7	80 - 1600	11 x 6.5 x 3.5	227	699
x40	2.4	1.5	0.4 / 0.4	80 - 1600	10.5 x 6.5 x 4	242	349
x40	1.5	0.1	0.3 / 0.2	160 - 3200	9.5 x 5.5 x 2.2	148	499
x37	2.1	1.0	0.3 / 0.4	80 - 1600	9 x 5.5 x 1.9	133	449
x37	2.4	0.6	0.3 / 0.5	80 - 1600	9 x 6 x 2.2	142	399
x45	3.0	1.4	0.6 / 0.9	64 - 1600	12.5 x 9 x 11.5	552	699
x40	1.9	2.6	0.7 / 0.5	80 - 1600	10.5 x 7 x 2.3	179	699
x40	2.2	1.1	0.4 / 0.4	80 - 3200	10 x 6 x 2.3	138	249
x40	3.0	0.4	0.3 / 1.3	80 - 1600	12.5 x 7.5 x 10.5	446	699
x36	1.4	1.0	0.3 / 0.4	80 - 1600	10.5 x 5.5 x 2.3	155	599
x40	3.7	0.4	0.3 / 0.5	100 - 1600	10 x 6.5 x 3	202	399
x40	2.9	0.9	0.6 / 0.5	64 - 1600	10 x 6.5 x 3	204	499
x40	2.4	0.4	1.1 / 1.0	80 - 1600	10 x 6 x 3	159	499
x45	1.6	0.9	0.6 / 0.6	80 - 1600	10 x 6 x 3	174	299
x45	2.9	1.9	0.4 / 0.5	100 - 1600	10 x 6.5 x 3	197	499
x45	2.0	2.7	0.6 / 0.7	80 - 1600	10 x 6.5 x 2	162	599
x45	2.0	1.1	0.5 / 0.9	80 - 3200	10.5 x 6.5 x 2.1	168	399
x45	2.3	2.2	0.9 / 0.8	80 - 3200	11.5 x 7.5 x 8.5	498	449
x45	2.2	1.1	0.5 / 1.2	80 - 3200	10 x 6.5 x 2	181	549
x37	1.6	0.1	0.2 / 0.3	125 - 3200	10 x 6 x 1.7	146	549



STORY MATTHEW STEEN

Heavy on costs

These all-in-one printers can cost you plenty in the long run.

NUTSHELL

>> On test: 17 multi-function inkjet printers, all with print, scan and copy functions.

>> None are perfect at any function, but some are good enough overall.

Like smartphones, multi-function inkjet printers (MFP) combine many functions into one device. CHOICE tested 17 MFPs to see how they compare against each other, and found that like most smartphones, some are capable of doing a good job at some functions but do poorly at others. It seems rare that any multi-functional device does well at everything.

You might expect an MFP to have financial savings on its side. However, when we made a simple calculation of running costs in one year, we found these devices can cost more than 19 times the initial purchase price. In our view, this is a negative consequence of the high price of ink.

If a realistic price were put in place, manufacturers could very well make a valid sustainability claim – but only provided they were willing to forgo a portion of the massive profits they make on ink.

But it's not all bad news. Some MFPs on test do a good job at almost all their functions, and if you're willing to pay the running costs, some can be worthwhile if you need a device for all occasions. Some of the more expensive-to-buy MFPs also have neat features such as a touchscreen LCD, wireless capability for access throughout the home, fax and memory card access so you can put the card from your camera straight into the printer without having to go through your computer. ■

PRODUCT	PERFORMANCE					FEATURES					SPECIFICATIONS			
Brand / model (in rank order)	Overall score (%)	Printing score (%)	Ease of use score (%)	Copying score (%)	Scanning score (%)	Auto-duplex	Fax	Prints from card	Print heads on cartridge	Separate colour cartridges	Paper trays	Paper capacity (sheets)	LCD type (Colour, Tilt, Touch, Mono)	Additional connections
HP Officejet Pro 8500 Wireless	75	76	78	74	68	✓	✓	✓		✓	1	250	C / T	PB, E, WLAN
Epson Stylus Office TX610FW	73	71	76	76	74		✓	✓		✓	1	120	C / Ti	PB, E, WLAN
Epson Stylus Photo TX810FW	73	69	78	74	74	✓	✓	✓		✓	2	140	C / Ti / T	PB, E, WLAN
HP Photosmart Plus B209	71	69	78	66	66			✓	✓	✓	2	145	C / T	PB, WLAN
HP Photosmart Premium C309a	71	65	79	73	73	✓	✓	✓	✓	✓	2	145	C / Ti	PB, BT, E, WLAN
Lexmark Platinum Pro905	70	63	78	79	75	✓	✓	✓		✓	2	300	C / T	PB, E, WLAN
Lexmark Interact S605	69	63	76	78	73	✓		✓		✓	1	ns	C / T	PB, WLAN
Lexmark Impact S305	68	63	73	77	73			✓		✓	1	100	M	PB, WLAN
Canon PIXMA MP560	66	58	73	72	75	✓				✓	2	300	C / Ti	PB, BT (opt), WLAN
Kodak ESP 7	65	54	78	69	76	✓		✓			1	100	C / Ti	PB, BT (opt), E, WLAN
Canon PIXMA MP270	64	57	70	73	75						1	100	na	PB
Brother MFC-6890CDW	63	52	79	64	72	✓	✓	✓		✓	2	350	C / Ti / T	PB, E, WLAN
Kodak ESP 3 (A)	63	55	70	67	76			✓			1	100	na	PB, BT (opt)
Canon PIXMA MX320	63	54	71	68	73		✓				1	100	M	PB, BT (opt)
Kodak ESP 5	63	53	74	63	76			✓			1	100	C / Ti	PB, BT (opt)
Brother MFC-295CN	62	50	74	71	71		✓	✓		✓	1	100	M	E
Epson Stylus TX110	55	44	67	60	64					✓	1	100	na	

USING THE TABLE Score The overall score comprises: Printing: 50%; Ease of use: 30%; Copying: 10%; Scanning: 10%. **Features** See What to Look For, right. **LCD type** Mono can show the printer status; Colour (C) can show a preview of the image to be printed; Tilt (Ti) means the LCD can be raised or lowered; Touch (T) allows some control by touching the screen. **Connections** All printers have USB; some have PictBridge (Pb), Blue Tooth (BT) optional (opt), Ethernet (E) or Wireless 802.11b/g (WLAN) to connect to your computer. **Windows 7 compatible** The manufacturer claims the printer will work with Windows 7. This isn't tested by CHOICE and you should check all driver functions work before purchasing. **Dimensions** include all protrusions when fully loaded and ready to print. **Running costs** are indicative, based on standard

WHAT TO BUY



75% HP Officejet Pro 8500

PRICE \$499

GOOD POINTS

- Highest printing score.
- Touchscreen LCD.
- Can auto-duplex.
- Stacks pages in correct order by default.
- Equal-fastest scanning of colour magazine.

BAD POINTS

- Scanner hinges are fixed, so closing the lid over books and magazines is difficult.
- Slowest scanning of colour photos.



73% Epson Stylus Office TX610FW

PRICE \$249

GOOD POINTS

- Fastest copy of monochrome magazine.

BAD POINTS

- Rear paper feed.

(Note: Our Best Buy is based on a combination of purchase price and running cost.)



73% Epson Stylus Photo TX810FW

PRICE \$399

GOOD POINTS

- Touchscreen LCD.
- Can auto-duplex.
- Has dedicated photo drawer and CD drawer for printing.
- Fastest copy of colour magazine.

BAD POINTS

- None to mention.

COSTS				
compatible	Dimensions (cm. H x W x D)	Annual running costs (\$)	Price + annual running costs (\$)	Price \$
	51 x 54 x 60	907	1406	499
	46 x 46 x 61	705	954	249
	45 x 46 x 82	847	1246	399
	45 x 45 x 53	930	1149	219
	50 x 46 x 62	1106	1505	399
	66 x 48 x 71	1955	2554	599
	50 x 47 x 55	1762	2161	399
	50 x 47 x 55	1661	1840	179
	43 x 45 x 54	1341	1570	229
	45 x 44 x 69	767	966	199
	42 x 45 x 48	1540	1619	79
	54 x 60 x 106	1891	2590	699
	41 x 42 x 73	755	904	149
	49 x 46 x 54	1519	1648	129
	41 x 42 x 73	734	813	79
	41 x 49 x 84	1095	1294	199
	47 x 43 x 50	771	860	89

plus ink and paper costs for printing five black-and-white copies and one photo in A4 per page for the year. **Price** Recommended retail, January 2010. **TABLE NOTES** na Not applicable. ne Not stated. Continued, but may still be available in some stores.

WHAT TO LOOK FOR

Connections The more ways to connect to the printer, the more versatile. Look for memory card and/or PictBridge access.

All printers should have USB access for printing from your computer, and some may have network access via either an Ethernet cable or wireless so you can print from a computer anywhere in the home.

Duplex indicates whether the printer can do double-sided printing automatically.

Prints from card means the printer can print from memory stick, SD or xD cards. Most printers on test have this function (see table column, left).

Print heads on cartridge refers to whether the print heads are attached to the cartridge or part of the printer. Print heads on the cartridge can make them more expensive, whereas print heads in the printer last longer but are more costly to replace.

Price Consider the running costs, which include total power, paper and ink. Annual running costs are based on printing five B&W / day and one A4 sized photo / day.



71% HP Photosmart Plus B209

PRICE \$219

GOOD POINTS

- Touchscreen LCD.
- Has dedicated photo drawer.
- Stacks pages in correct order by default.

BAD POINTS

- Scanner hinges are fixed, so closing the lid over books and magazines is difficult.

For more discussion on extra running costs of multi-function printers, as well as details on How We Test and About the Rest, log on to www.choice.com.au/mfprinters



NUTSHELL

>> Eighteen semi-automatic and manual espresso machines on test, including 12 newly tested models.
>> Whether you enjoy espressos, cappuccinos or lattes, with such a wide range on the market you're sure to find the right machine for you.

Making a great cup of coffee is an art form. Perfecting the grinding, dosing, tamping and milk frothing is challenging, but if you team technique and practice with a good home espresso machine you'll be a barista in no time.

CHOICE tested 12 new espresso machines, which we've added to those models still available from our previous test (CHOICE, March 2008). Three are semi-automatic machines, 14 manual and one is a hand pump machine. Semi-automatic machines are able to automatically turn off once the preset amount of coffee is poured, whereas you need to cut off the flow yourself with a manual machine. The hand pump machine works on the same principles as a manual machine, however you need to use a pump action to push the water through the ground coffee.

The starting point is a 30mL shot of espresso, which forms the base of any coffee. To get this, between seven and nine grams of coffee is needed. For high quality taste, you should use fresh coffee beans and grind them just before use, so it may be worth investing in a grinder (see CHOICE, September 2009). In our taste test, we used a popular and easy-to-access supermarket brand of coffee; however, you may find premium coffees give even better results. Check out Coffee Break, CHOICE December 2009/January 2010 (page 19) to see which coffees are our Best Buys and Green Buys.

A good shot

The machines on test range in price from \$170 to \$1295, but you don't need to spend big bucks to get a good

STORY REBECCA GATTO

Be your own barista

Teach yourself the art of coffee making at home with an espresso machine.

DID YOU KNOW?

Tips for frothing milk

- Some machines come with a **froth enhancer**, and while it's easy to use it often puts large bubbles into the milk, which is undesirable. Generally, a quality creamy and silky froth is achieved by following the correct technique without using the froth enhancer.
- Use a small **stainless steel jug**, and if you're making more than one cup, stretch (froth) the milk per cup rather than for all cups at once. You'll find it's harder to froth in bulk.
- When frothing, use **cold milk** straight from the fridge. Using warm milk will not give it enough time to froth. Inject steam until the milk reaches about 65°C; by then it should be the right texture for pouring. Aim for the froth to stay stable for at least five minutes. Also, ensure you don't heat the milk beyond 72°C or reheat it down the track.
- When using the **steam wand**, remove all condensation before placing it in the milk. Once you have dry steam, to avoid splattering put the tip of the wand into the milk and then raise it so it sits just below the surface. To spin the milk, tilt the jug slightly.
- If you don't have a **thermometer**, the milk is generally at the right temperature when you can no longer hold your hand at the bottom of the jug. However, a thermometer is a handy tool to have if you're just starting out.
- To break any air bubbles, tap and then swirl the jug around on your bench after frothing, then **pour the milk** into the cup immediately, before its texture changes. Tilt the cup slightly, and pour with a consistent speed.
- The steam wand should **always be wiped clean** after use, to avoid possible cross-contamination and to remove dried pieces of milk.

WHAT TO BUY

Sunbeam Café Latte EM5600	\$329	GOOD ALL-ROUNDER
Breville Fresca BES860	\$800	GOOD ALL-ROUNDER
Sunbeam Café Espresso Stainless EM3800	\$199	GOOD ALL-ROUNDER
DeLonghi Nespresso Essenza EN95.R	\$379	EASY TO USE AND STORE
Rancilio Miss Silvia 09	\$929	FOR CAPPUCCINO LOVERS

quality espresso machine. In fact, three of the four models priced above \$1000 are at the bottom of our table (page 56). For a good all-rounder, the Sunbeam Café Latté EM5600, which was first tested in 2007, once again makes it into our What to Buy list (page 56). Not far behind is the Breville Fresca BES860, and while it's considerably more expensive than the Sunbeam comes with its own built-in burr grinder, which works well. Our Best Buy, the Sunbeam Café Espresso Stainless EM3800, also isn't far off the pace for performance.

For ease of use, it's hard to go past the DeLonghi machine. It uses capsules (see Jargon Buster, below), which makes the process much simpler. The Lavazza machine also uses capsules, however it performed poorly in our taste test.

If a good cappuccino is what you're looking for, the Rancilio Miss Silvia 09 is the only machine on test that has an excellent score for frothing milk. For a regular espresso, however, any of our top three are fine. >

HOW WE TEST

Residual taste To remove any factory smells and tastes, our tester, Peter Horvath, pumps a litre of hot water through each of the machines before making 12 consecutive cups of espresso coffee.

Ease of use He checks how simple the machines are to use, trying out the controls, the group handle/filter and how easy the machines are to refill with water.

Temperature After warming up the machines, he measures the coffee temperature produced in each machine immediately after the coffee has stopped flowing out of the group head.

Froth Peter froths milk in a jug, looking for a fine, pourable texture, while assessing how easy it is to use the frothing mechanism.

Taste The taste test forms the bulk of the coffee-making score, and for this we invite our regulars (see Meet the Experts, above), who rate 30ml espressos (short blacks) from each machine in a blind taste test.

MEET THE EXPERTS



David and Matthew Gee are from Barista Basics Coffee Academy in Sydney. **Fiona Mair** is CHOICE's home economist. She's a food expert with extensive experience in judging cooking and taste tests.

WHAT TO LOOK FOR

Milk frothing mechanism If you like milk-based coffees, check this out on the machine. Ensure it will make the desirable creamy froth without large air bubbles. An **exterior** with few cracks and crevices will minimise trapped dirt and allow for easier cleaning. Stainless steel and brushed aluminum take some extra effort when it comes to cleaning.

Programmable coffee delivery With semi-automatic machines,

this allows you to adjust the amount of coffee in your cup. **Controls** should be easy to use, labelling simple to understand and operation lights should be clearly visible.

Cup-warming plate All machines on test have one except the DeLonghi, Lavazza and La Pavoni. It's also a good idea to warm the machine for 15 minutes prior to use, to keep the temperature consistent over consecutive cups.



A **large-capacity water tank** that's easy to fill, a **large filter basket** that's easy to fill and empty, and an **easy-to-clean drip tray**. Also remember to keep water in the tank fresh.

JARGON BUSTER

Pods are discs of coffee compressed between two layers of filter paper. Some machines can cater for both pods and ground coffee by providing a separate filter basket.

Capsules are the size and shape of a single-serve UHT milk holder. They're hermetically sealed, giving them the

added advantage of staying fresh for about nine months. Once inserted, the machine pierces the capsule, allowing hot water to flow through to make the shot of coffee.

Both pods and capsules contain enough coffee for one shot. On the other hand, ground coffee needs to be

pre-prepared before use, requiring knowledge of the grinding, dosing and tamping techniques. They are also very easy to use and save time when it comes to cleaning. In this test, the DeLonghi and Lavazza used capsules that are brand-specific and available in a range of flavours.

WHAT TO BUY

76% Sunbeam Café Latte EM5600

PRICE \$329 GOOD POINTS

- Best machine overall.
- Good for frothing milk.
- Good coffee-making score.
- Easy to use.
- "Drip tray full" indicator.
- Exterior is very easy to clean.
- Cup warming plate

BAD POINTS

- Based on feedback from CHOICE members, there may be some reliability issues, especially with the drip tray that may corrode quickly.



73% Breville BES860 Fresca

PRICE \$800 GOOD POINTS

- Good for frothing milk with the froth enhancer removed.
- Good coffee making score.
- Easy to use.
- "Drip tray full" indicator.
- Cup warming plate.
- Programmable coffee quantity.
- Has built-in grinder.
- Controls are easy to use.
- Cord storage.

BAD POINTS

- The exterior is not particularly easy to clean.



Product		Performance							Features				Specifications			
Brand / model (in rank order)	Type	Overall score (%)	Ease of use score (%)		Milk frothing score (%)		Coffee making score (%)		COFFEE-MAKING		Automatic turn-off	Cup warming plate	Cord storage	Programmable coffee quantity	Type of heating system	Measured heat-up time
								Taste test score (%)	Coffee temperature score (%)	Coffee temperature range score (%)						
Sunbeam Café Latte EM5600	Manual	76	76	75	76	75	75	85	✓	✓					Thermoblock	0:45
# Breville Fresca BES860	Semi-automatic	73	76	75 (D)	71	70	72	75	✓	✓	✓	✓			Thermoblock	0:45
Sunbeam Café Espresso Stainless EM3800	Manual	72	72	70	72	70	75	83		✓					Thermoblock	1:45
# DeLonghi Nespresso Essenza EN95.R (A)	Semi-automatic	70	82	60	65	65	75	58					✓		Thermoblock	1:10
# Rancilio Miss Silvia 09	Manual	70	74	90	65	65	73	60		✓	✓				Boiler	2:15
Sunbeam Café Series Twin Thermoblock System EM6910	Semi-automatic	67	80	85	57	50	72	98	✓	✓	✓	✓			Thermoblock	2:15
# Kitchen Aid Artisan 5KES100 (B)	Manual	66	78	50	63	60	75	73		✓					Boiler	6:00
# Sunbeam Artista EM 5900	Manual	66	76	80	59	55	71	75		✓	✓				Thermoblock	0:45
Breville BarVista BES200	Manual	65	72	60 (D)	63	60	75	75		✓					Thermoblock	1:10
# Krups XP4030 (B)	Manual	64	68	35	67	65	75	75		✓					Thermoblock	1:45
Breville 800ES	Manual	63	74	75 (D)	56	50	75	83		✓	✓				Thermoblock	2:15
# Gaggia Classic	Manual	60	76	40	55	50	74	80		✓				ns		6:00
Saeco Via Venezia Espresso	Manual	59	72	80 (D)	49	40	80	93		✓	✓				Boiler	1:30
# Breville Café Roma ESP8C	Manual	57	72	70	48	40	76	83		✓					Thermoblock	2:15
# Lavazza Amodio Mio Saeco Extra (C)	Manual	54	80	55	41	35	82	48						ns		1:20
# Ilve by Ascaso Dream MF Versatile	Manual	47	68	60	35	25	69	80		✓	✓			ns		2:15
# Bugatti Diva	Manual	46	48	50	44	35	75	83		✓					Boiler	3:45
# La Pavoni Stradivari STL	Hand pump	35	60	60	18	10	79	18							Boiler	6:00

USING THE TABLE Scores The overall score is made up of: Coffee making: 80%; Ease of use: 30%; Milk frothing: 10%. **Coffee-making score** is made up of: Taste test: 80%; Coffee temperature: 10%. Temperature consistency (when making four consecutive cups of coffee): 10%. **Heat-up time** is the time taken to heat the machine to operating temperature (not scored). **Price** Recommended retail, as of February 2010 (or November 2009 for all models marked with an *). **TABLE NOTES** # Newly tested models. (A) Nespresso Roma capsules used. (B) Discontinued, but may still be available in some stores.

72% Sunbeam Café Espresso Stainless EM3800

PRICE \$199

GOOD POINTS

- Good coffee-making score.
- Good for frothing milk.
- Easy to use.
- Exterior is easy to clean.
- Cup warming plate.

BAD POINTS

- None to mention.



BEST
BUY

70% DeLonghi Nespresso Essenza EN95.R

PRICE \$379

GOOD POINTS

- Very easy to use.
- Programmable coffee quantity.
- Spent coffee capsules are easy to remove.
- Compact unit.

BAD POINTS

- Only OK taste test score and for frothing milk.
- Can only make one cup of coffee at a time.
- Can only be used with coffee capsules, not ground coffee.
- Small water tank.
- Indicator lights are hard to see.
- Can't accommodate larger cups easily.



The Sunbeam Café Espresso, which is one of the cheapest machines on test, is also our Best Buy at \$199

70% Rancilio Miss Silvia 09

PRICE \$929

GOOD POINTS

- Excellent for frothing milk.
- Easy to use.
- Cup warming plate.
- Controls are easy to use.
- Cord storage.
- The group handle/filter is very easy to use.

BAD POINTS

- Only OK taste test score.



		200ml milk (min:sec)	Dimensions (cm. H x W x D)	Weight (kg)	Contact	Price (\$)
(E)	33 x 26 x 27	9.1	www.sunbeam.com.au	329		
(D)	37 x 33 x 31	10.4	www.breville.com.au	800		
(E)	33 x 21 x 27	5.8	www.sunbeam.com.au	199		
(F)	26 x 17 x 29	3.0	www.delonghi.com.au	379		
(E)	35 x 24 x 29	12.0	www.grinderscoffee.com.au	929*		
(E)	38 x 33 x 33	11.0	www.sunbeam.com.au	799		
(D)	40 x 32 x 32	13.6	www.petermcinnis.com.au	1295*		
(D)	34 x 27 x 31	8.2	www.sunbeam.com.au	499		
(E)	31 x 22 x 28	4.5	www.breville.com.au	170		
(D)	32 x 24 x 25	5.9	www.krups.com	240*		
(E)	32 x 26 x 31	11.2	www.breville.com.au	450		
(E)	36 x 22 x 27	7.3	www.gaggia.com.au	600*		
(E)	33 x 24 x 29	7.0	www.saeco.com.au	399*		
(F)	31 x 23 x 23	5.6	www.breville.com.au	200		
(F)	31 x 24 x 36	4.8	www.lavazzamodomoio.com.au	299		
(D)	34 x 24 x 28	7.3	www.ilve.com.au	1099*		
(D)	38 x 25 x 27	7.6	www.coffeemachine.com.au	1099*		
(D)	32 x 21 x 31	5.8	www.euroespresso.com.au	1149*		

Lavazza Appassionatamente capsules used. (D) This was done with the frother removed as this method gave a better result. (E) 250ml, at a time as per our last test. (F) 100ml only at a time.

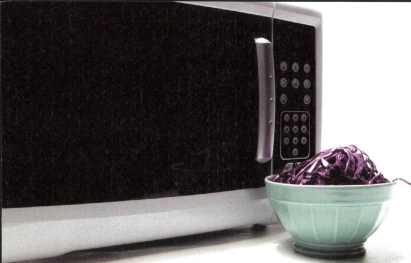
ABOUT THE REST

While a couple of the machines scored similarly for the taste test, this score generally separated our recommended models from the rest. The **La Pavoni** was the standout very poor performer for the taste test, scoring only 10%. Its exposed water tank and small group handle that both reach dangerously hot temperatures are also safety issues.

While the **Bugatti** has a great design for a modern kitchen, it

performed poorly in our taste test and borderline for ease of use. Its water container isn't visible from the front of the machine, making it fiddly to fill. Also, its filter basket gets stuck in the group head and needs to be removed with a screwdriver.

When it comes to range of coffee temperatures over consecutive cups, the **Lavazza** and **La Pavoni** have the biggest total average temperature difference of 10.5°C and 16.5°C respectively.



STORY CHRIS BARNES

Compact cooking

CHOICE finds out which small microwaves are big on performance.

NUTSHELL

- >> Nine compact microwave ovens on test.
- >> Several gave disappointingly uneven results when reheating solid food.

For basic cooking tasks such as defrosting and reheating, a good compact microwave oven is all you need. But compact doesn't mean basic; most of the microwaves on test have a range of automatic cooking programs designed to make life easier at mealtime.

CHOICE tested nine compact models, with capacities ranging from 20L to 25L, and included automatic cooking programs in the test. For cooking fresh vegetables, these models all perform perfectly, producing tender, bright green broccoli with just the right amount of firmness. They're also all good at defrosting a whole chicken (the Panasonic is excellent).

Unfortunately, the results are less encouraging for defrosting minced meat – and when it comes to reheating a quiche, many give a very uneven result, leaving some areas of the quiche much cooler than the rest. Reheating a quiche is a tough test for a microwave as it's dense and can't be stirred to distribute the heat, but the recommended Panasonic and Sanyo models (right) manage the job very well. ■

HOW WE TEST

Cooking Our tester, Fiona Mair, uses the auto program, or manual mode for models without this feature. She defrosts minced meat and a whole chicken. In both cases it's easy for parts of the food to start cooking if the auto-defrost time is too long, the power program is poorly designed or if the oven's microwave distribution is not even. She cooks broccoli to assess whether the oven overcooks vegetables. She reheats a non-stirrable, high-fat food and measures whether it is heated evenly throughout and to a high enough temperature.

Ease of use Fiona checks that controls are intuitive, easy to operate and the instructions easy to follow, as well as the effectiveness of the light and whether there is a large viewing window that's easy to see through. She also checks the interior and exterior are easy to clean, looking for surfaces that wipe clean easily and small holes and seams that can accumulate dirt.

PRODUCT	PERFORMANCE							FEATURES						SPECIFICATIONS			
Brand / model (in rank order)	Overall score (%)	Cooking performance score (%)	Ease of use score (%)	Cooking broccoli score (%)	Defrosting mince meat score (%)	Defrosting whole chicken score (%)	Reheating quiche score (%)	Auto-cook	Auto-reheat	Adjust time during cooking	Number of power levels	Delayed start or preset cooking	Kitchen timer	Multi-stage cooking	Wattage (W)	Claimed external dimensions (cm, W x H x D)	Measured usable internal dimensions
Panasonic NN-ST557W	88	93	77	100	100	90	82	✓	✓		6	✓	✓	✓	1100	51 x 30 x 38	36 x 20
Sanyo EMS5597B	77	83	63	100	70	80	81				10	✓	✓	✓	900	48 x 28 x 39	33 x 21
Breville BMO100	73	78	61	100	68	70	73	✓	✓		5			✓	900	52 x 34 x 43	33 x 20
Omega Oa126P (A)	73	74	71	100	84	70	42	✓	✓	✓	10	✓	✓	✓	900	50 x 29 x 39	32 x 22
Sharp R230LS	73	76	66	100	72	80	52	✓	✓	✓	5		✓	✓	800	46 x 28 x 37	31 x 20
LG MS2346S	71	69	74	100	67	70	40	✓	✓	✓	10		✓	✓	800	51 x 29 x 39	30 x 20
Whirlpool X2-20ES/W	67	71	59	100	80	80	22				10	✓	✓	✓	800	46 x 30 x 39	30 x 21
Homemaker EM925EYP	62	65	54	100	71	70	17	✓	✓	✓	5	✓		✓	900	51 x 31 x 43	33 x 20
Samsung MW83Z	62	64	58	100	50	70	34	✓	✓	✓	6		✓		850	49 x 28 x 36	33 x 21

USING THE TABLE Scores The overall score is made up of: Cooking: 70%; Ease of use: 30%. **Features** See What to Look For, far right. **Wattage** Compact microwaves typically have a range of 800W-900W (the Panasonic on test is the exception at 1100W), which is lower than most mid-sized or large microwaves. The higher the wattage, the faster the food will cook. **Price** Recommended retail, as of February 2010.

WHAT TO BUY



88% Panasonic
NN-ST557W

PRICE \$219

GOOD POINTS

- Best overall performer, with an excellent cooking performance score.
- Excellent for cooking broccoli and defrosting mince and chicken.
- Very good for reheating.
- Good ease of use.
- Comparatively large turntable.
- Easy to clean.
- Good visibility through the door.
- Comprehensive instructions with recipes.

BAD POINTS

- No quick/boost start.



77% Sanyo
EMS597B

PRICE \$199

GOOD POINTS

- Good overall performer, with a very good cooking performance score.
- Excellent for cooking broccoli.
- Very good result for defrosting chicken and reheating.

BAD POINTS

- Only OK for ease of use due to basic controls and OK visibility through door.
- No automatic functions for cooking or reheating.
- No adjusting time during cooking.

ABOUT THE REST

All the other models are excellent at cooking broccoli, but there were mixed results in the defrosting tests with minced meat and chicken; see the table for scores. And except for the **Breville**, they were all let down by their reheating scores, as they couldn't reheat a quiche evenly enough.

• Controls: most are OK, but the **Omega** and **LG** are very good, while the **Whirlpool** is only borderline as its controls aren't intuitively grouped together.

• Visibility through the door: the **Omega**, **Sharp**, **LG** and **Whirlpool** are only OK; the **Breville** and **Homemaker** are poor, and the **Samsung** is very poor.

• Ease of cleaning: most are good or very good, but the **Homemaker** is only OK.

WHAT TO LOOK FOR

Controls Look for easy-to-use controls and good instructions on the display.

Visibility A bright interior light and large, transparent viewing window enable you to check your food as it cooks.

Cleaning Check there are not too many holes and gaps inside the microwave that can trap food and grease.

Size Make sure you can fit your microwave-safe cooking dishes at the shop. Also, you need about 10cm of space around the outside of the oven for ventilation, plus 20cm above it.

Automatic functions Automatic defrost prompts you to enter the weight and type of food, and the oven calculates the time; all models on test have this feature.

All except the Sanyo and Whirlpool also have at least some automatic cooking or reheating functions. Most have automatic cooking programs for potatoes, fresh vegetables and rice; some have programs for other foods such as beverages, meat, soups and frozen dinners.

Sensor cooking Sensor programs take automatic functions one step further by measuring vapours emitted during cooking to control the cooking time. None of the models on test have these; sensor programs are more common in medium and large microwave ovens.

Quick/boost start is a handy way of starting the oven, usually by pressing a single button. With most models, the cooking time increases in one- or half-minute steps if you press the button again. It's particularly handy for reheating. All but the Panasonic have this function.

Time-adjust during cooking allows you to increase or decrease the time programmed during cooking.

Multi-stage programming Models with this feature can be programmed to perform a sequence of functions, such as defrost, cook then leave to stand.

A **child safety lock** allows you to push a sequence of buttons to deactivate the microwave. All models have this feature.

Kitchen timer can be used to time other things, such as boiling an egg.

Measured volume (L)	Contact	Price (\$)
25	www.panasonic.com.au	219
25	www.sanyo.com.au	199
23	www.breville.com.au	190
25	www.omegaappliances.com.au	239
20	www.sharp.net.au	182
20	www.lge.com.au	183
20	www.whirlpool.com.au	159
24	www.kmart.com.au	110
23	www.samsung.com.au	149

NOTES (A) Discontinued, but may still be available in some



STORY MARTHA PSIROUKIS

The solar connection

Finding a suitably efficient front loader for washing with solar hot water is a challenge.

NUTSHELL

>> Ideally, a dual water connection is needed to take advantage of solar or other energy-/cost-efficient hot water – but front loaders with this option are limited.

>> If you wash in warm water, savings made by using hot water from solar or heat pump systems in washing can be substantial, so CHOICE is calling on manufacturers to offer more dual connection front loaders.

With the recent increase in the use of solar hot water – thanks in part to the federal government rebate – more consumers want to use this cheaper hot water for washing. But based on the feedback you've given us, finding front loaders with a dual hot and cold water connection is proving difficult.

According to manufacturers, there are several reasons why dual connections in front loaders are limited:

- The majority of the population prefers to wash in cold water.
- Washing machines only heat up a small amount of cold water to the set temperature as needed – it's more energy-efficient than drawing hot water from an electric hot water heater. Solar and heat pump hot water heaters are exceptions, and drawing from a gas hot water heater is about the same as the machine heating the water.
- Most front loaders use small volumes of hot water for the main wash (generally about 15L-20L in total); for a dual connection, only 7L-10L of hot water (60°C) may be used to get a warm 40°C wash. So depending on how long the pipes are from the hot water source, you may end up with cold water in your machine anyway. (You can check this by running the hot water tap in your laundry and measure how much cold water flows before you get hot water.)
- Many stains are set by hot water, so a cold fill and slow heat-up to optimum wash temperatures helps the stain removal process. But if a dual connection washer is designed well, it should fill with cold first before adding the hot water.
- Hot water entering the machine must be no hotter than 60°C, so a tempering valve may be needed for solar hot water heaters if a temperature controller isn't already fitted.
- Using hot water for rinsing can cause more creasing, so it's not generally recommended.

Washing in cold water is still an energy-efficient way to wash, but using solar hot water in your washing machine for warm or hot washes can save a significant amount of

electricity and carbon emissions, as well as time savings due to shorter wash times. Hopefully we'll soon be seeing more dual connection front loaders that effectively use hot water – that is, not just for programs at 60°C or higher.

Of the front loader options in our What to Buy list (below), only the LG Inverter Direct Drive WD 14030D has a dual connection, but only draws hot water on wash temperatures at 60°C and over. The Whirlpools listed further down the table draw hot water at 40°C programs. >

WHAT TO BUY

SMALL (UP TO 5.5kg)

Fisher & Paykel MW512 (tp)	\$749
Fisher & Paykel GW512* (tp)	\$859
NEW Simpson Ezi Sensor SWF8556 ** (fr)	\$689

MEDIUM (6KG-7KG)

Asko Quattro W6362 (fr)	\$2299
Miele Honeycomb Care W3725 (fr)	\$2199
Electrolux Time Manager EWF1074 (fr)	\$899
Fisher & Paykel GW612* (tp)	\$969
Miele W1611 (fr)	\$1699

LARGE (7.5KG OR MORE)

NEW LG Inverter Direct Drive WD 14030D (fr)	\$1499
Electrolux Time Manager EWF1083 (fr)	\$1059
Bosch Logixx 8 WAS28440AU (fr)	\$2149

* These models have been replaced but performance on the tested program is expected to be the same. See the table on page 62 for details.

** To be phased out by the end of April 2010.

(fr) = Front loader (tp) = Top loader

Note: Although the 8kg **Fisher and Paykel Aquasmarts** score well overall, we're no longer including them in our recommended list due to member complaints of detergent residue and lint being left on clothes when using the high-efficiency program. Our rinse test only measures the soluble component of detergent left in the clothes, so we did not see this. They're still very good performers and so are worth considering if you don't live in a hard water area. For more information, see our detailed research in *CHOICE*, September 2008, page 42 [or at www.choiceextra.com.au].

WHAT TO BUY

The two new models that made it into our recommended list are profiled below, along with one mid-sized model from our last test whose scores have been revised (see Score Changes, page 64). For profiles of the other models in the list, see *CHOICE* August 2009, March 2009, September 2008, or March 2007. You can view the latter two issues on www.choiceextra.com.au by clicking on them under "Washing machines" in the index. For the 2009 issues, click on "E magazine".

SMALL (UP TO 5.5KG)



70% Simpson Ezi
Sensor SWF8556

PRICE \$689

SIZE 5.5kg

TYPE Front loader

GOOD POINTS

- Very good for gentleness and water efficiency.
- Features include selectable spin speed, gentle/delicates wash and fast wash (load size not stated).

BAD POINTS

- Only OK for dirt removal and spin efficiency.
- Lowest wash temperature for a normal program is 30°C.

MEDIUM (6KG-7KG)



73% Miele
W1611

PRICE \$1699

SIZE 6.5kg

TYPE Front loader

GOOD POINTS

- Very good for water efficiency.
- Features include selectable spin speed, time remaining display, woollens wash (for hand washable woollens), gentle/delicate wash, fast/quick wash, extra rinse option (but needs to be programmed) and out-of-balance correction.

BAD POINTS

- Lowest wash temperature for cottons is 30°C.
- Only OK for rinse performance.

LARGE (7.5KG +)



80% LG Inverter Direct
Drive WD 14030D

PRICE \$1499

SIZE 8.5kg

TYPE Front loader

GOOD POINTS

- Very good dirt removal, water and spin efficiency.
- Features include a favourite user designatable program, selectable spin speed, time remaining display, woollens wash that's suitable for hand wash-only items, a gentle/delicate wash and a fast wash (but only for a 2kg load).

BAD POINTS

- Has an incredibly long cycle time – 3 hours and 14 minutes on the normal program.

ABOUT THE REST

The tables on pages 62 and 64 summarise the performance scores, features and specifications for all the models tested. The following explains why the rest of the newly tested models didn't make it into the What to Buy list.

UP TO 5.5KG

The **LG Fuzzy Logic WF-T556** has very good rinse performance, but isn't spin-efficient and is only OK for dirt removal and gentleness.

6KG-7KG

The **Bosch Maxx Classic WAE18061AU** is

very gentle and water-efficient. But it's only OK for dirt removal, has a low rinse performance score and borderline spin efficiency score.

7.5KG OR LARGER

The **LG Turbodrums DD WT-R107** is very good for rinse performance, but only OK for water use, spin efficiency and gentleness.

The **Electrolux Water Aid EWT959SA** is very water-efficient and OK for gentleness, but borderline for rinsing.

The **Samsung WF8802RPF** and **WF8802RSW** are very water-efficient but only OK for dirt removal and rinse performance.

The **Haier HWMP95TL** has limited features and scores only OK for rinse performance and borderline for gentleness and spin efficiency.

The **Electrolux Water Aid EWT806SB** is very water-efficient, but only OK for dirt removal and spin efficiency, borderline for gentleness and poor for rinsing.

The **Haier HWM1480KFL** is very water-efficient, but its dirt removal score is low, it's poor for rinsing and has a very long program time.

PRODUCT		PERFORMANCE										FEATURES				
Brand / model (in rank order within groups)	Type	Overall score (%)	Dirt removal score (%)		Rinse performance score (%)	Gentleness score (%)	Water efficiency score (%)		Spin efficiency score (%)	Water used (L, normal cycle)	Cycle time (min, normal wash)	Noise (dB)	Woolens cycle (machine / hand washable)	Out-of-balance correction	Selectable spin speed	Auto-sensing water level
UP TO 5.5KG																
Fisher & Paykel MW512	Top / agitator	72	79	90	53	52	69	132	44	69	✓ / -	✓	✓			
Fisher & Paykel GW512 (A)	Top / agitator	71	77	90	52	53	69	131	45	67	✓ / -	✓	✓	✓		
# Simpson Ezi Sensor SWF8556 (B)	Front	70	66	74	82	81	60	51	99	63	- / -	ns	✓	✓	ns	
Simpson Eziset 36S550M	Top / agitator	68	70	83	56	58	61	115	49	60	✓ / -	ns				
# LG Fuzzy Logic WF-T556	Top / impeller	67	68	83	66	57	48	118	58	54	✓ / ns		✓	✓		
Samsung SW50USP	Top / impeller	66	66	94	68	40	47	151	57	62	- / -	ns			✓	
6KG TO 7KG																
Asko Quattro 1600rpm W6362	Front	75	71	74	75	79	82	64	81	72	✓ / ✓	✓	✓	✓	✓	
Miele Honeycomb Care W3725	Front	75 (J)	81	65	76	85	79	50	112	64	✓ / ✓	✓	✓	✓	✓	
Electrolux Time Manager EWF1074	Front	74 (J)	75	79	76	80	68	69	126	60	- / -	✓	✓	✓	ns	
Fisher & Paykel GW612 (C)	Top / agitator	73	83	91	48	52	69	157	47	69	✓ / -	✓	✓	✓	✓	
Miele W1611	Front	73 (J)	77	66	75	84	73	53	112	62	✓ / ✓	✓	✓	✓	ns	
Asko Quattro W6342	Front	72	72	57	78	83	74	53	86	69	✓ / ✓	✓	✓	✓	✓	
Miele Honeycomb Care W1712	Front	72 (J)	81	55	73	85	70	51	113	63	✓ / ✓	✓	✓	✓	✓	
Asko Quattro 1200rpm W6222	Front	71	72	55	76	83	70	52	101	69	✓ / ✓	✓	✓	✓	✓	
Fisher & Paykel Aquasmart WL70T60C (D)	Top / impeller	71	80	58	57	81	67	66	58	57	✓ / -	✓	✓	✓	✓	
Simpson SWF1076	Front	70 (J)	75	56	75	85	68	54	109	64	- / -	✓	✓	✓	ns	
Bosch Maxx 1100rpm WAE22460AU (E)	Front	69	61	68	79	82	72	64	77	66	✓ / ✓	✓	✓	✓	✓	
Simpson Ezi Sensor SWT605SA	Top / agitator	68	76	70	44	76	56	72	68	67	✓ / -	ns			✓	
7.5KG OR LARGER																
# LG Inverter Direct Drive WD14030D	Front	80	81	76	79	84	81	70	194	65	✓ / ✓	ns	✓	✓	ns	
Electrolux Time Manager EWF1083	Front	76	79	71	74	83	71	68	111	62	✓ / -	✓	✓	✓	ns	
Fisher & Paykel Aquasmart WL80T65CW1 (D)	Top / impeller	75	81	74	58	81	74	76	58	63	✓ / -	✓	✓	✓	✓	
Bosch Logixx 8 WAS28440AU (F)	Front	74	67	83	76	78	75	87	73	65	✓ / ✓	✓	✓	✓	✓	
Bosch Logixx 8 WAS32741AU	Front	73	74	55	77	84	80	62	87	63	✓ / ✓	✓	✓	✓	✓	
Electrolux Time Manager EWF1481	Front	73	72	59	74	86	83	55	93	68	✓ / -	✓	✓	✓	ns	
LG WD12020D Direct Drive	Front	72	74	49	74	87	81	50	141	67	✓ / -		✓	✓	✓	
Whirlpool WFS1285AW	Front	72	73	55	77	83	75	73	164	65	✓ / -	✓	✓	✓	✓	
Whirlpool 6ALSQ8000MW3	Top / agitator	70 (J)	78	86	55	58	53	157	47	62	✓ / -					
Whirlpool 6ALSRT244MW3	Top / agitator	70 (J)	78	86	55	58	53	157	47	62	✓ / -					
Whirlpool WFS1071BD	Front	70 (J)	75	58	75	84	69	59	151	66	✓ / ✓	✓		✓	✓	
Ariston Aqualis AQXXD 149H	Front	69	71	46	74	86	78	58	116	65	✓ / ✓	✓	✓	✓	✓	
Fisher & Paykel GW712 (G)	Top / agitator	69	75	90	43	53	69	176	49	62	✓ / -	✓	✓	✓	✓	
# LG Turbodrums DD WT-R107	Top / impeller	69	70	84	57	65	62	174	66	55	✓ / -	ns	✓	✓	ns	
Simpson Ezi Sensor SWT802SA	Top / agitator	69	76	67	50	79	63	85	71	65	✓ / -	✓			✓	
# Electrolux Water Aid EWT959SA (H)	Top / agitator	68	76	54	56	81	63	90	73	59	✓ / -		✓	✓	✓	
# Samsung WF8802RPF / WF8802RSW	Front	67	64	55	71	83	71	67	124	64	✓ / -	ns	✓	✓	ns	
Samsung SW80USP	Top / impeller	67	68	93	66	42	53	231	69	59	- / -	ns			✓	
# Haier HWMP95TL	Top / impeller	66	72	66	53	73	54	127	84	54	- / -	ns			ns	

SPECIFICATIONS						COSTS		
		Coldest wash temperature for normal wash (°C)*	Capacity (kg)	Claimed dimensions (cm, H x W x D)	Contact	Running costs (\$/10 years)	Running costs (\$/10 years) + price (\$)	Price (\$)
C, C	Cold	5.5	105	56 x 56 x 56	www.fp.com.au	582	1331	749
C, C	Cold	5.5	105	56 x 56 x 56	www.fp.com.au	564	1423	859
ny	30	5.5	85	60 x 60 x 63	www.simpson.com.au	365	1054	689
C, C	Cold	5.5	115	60 x 64	www.simpson.com.au	513	1152	689
C, C	Cold	5.5	91	54 x 54	www.lge.com.au	512	1161	649
C, C	Cold	5.0	86	54 x 56	www.samsung.com.au	614	1163	549
ny	Cold	6.0	85	60 x 59	www.asko.com.au	312	2611	2299
ny	30	6.5	85	60 x 58	www.miele.com.au	369	2568	2199
ny	30	7.0	85	60 x 63	www.electrolux.com.au	492	1391	899
C, C	Cold	6.5	105	60 x 60	www.fp.com.au	688	1657	969
ny	30	6.5	85	60 x 63	www.miele.com.au	388	2087	1699
ny	Cold	6.0	85	60 x 59	www.asko.com.au	291	2290	1999
ny	30	6.5	86	60 x 64	www.miele.com.au	336	2335	1999
ny	Cold	6.0	85	60 x 59	www.asko.com.au	319	2218	1899
C, C	Cold	7.0	102	60 x 60	www.fp.com.au	364	1663	1299
ny	30	7.0	85	60 X 63	www.simpson.com.au	383	1182	799
ny	Cold	7.0	85	60 x 59	www.boschappliances.com.au	342	1941	1599
C, C	Cold	6.0	103	58 x 63	www.simpson.com.au	349	1148	799
C	Cold	8.5	85	60 x 68	www.lge.com.au	523	2022	1499
ny	Cold	8.0	85	60 x 63	www.electrolux.com.au	427	1486	1059
C	Cold	8.0	105	65 x 65	www.fp.com.au	399	1798	1399
ny	Cold	8.0	84	60 x 59	www.boschappliances.com.au	443	2592	2149
ny	Cold	8.0	85	60 x 59	www.boschappliances.com.au	353	2852	2499
ny	Cold	8.0	85	60 x 63	www.electrolux.com.au	361	1890	1529
C	Cold	7.5	85	60 x 55	www.lge.com.au	307	1306	999
C, C	Cold	8.5	85	60 x 60	www.whirlpool.com.au	452	2101	1649
C	Cold (K)	7.5	109	69 x 68	www.whirlpool.com.au	1153	2252	1099
C	Cold (K)	7.5	109	69 x 68	www.whirlpool.com.au	1153	2202	1049
C	30	7.5	85	60 x 58	www.whirlpool.com.au	577	1426	849
C	Cold	8.5	105	60 x 65	www.aristonchannel.com	370	2669	2299
C	Cold	7.5	102	X 65 X 65	www.fp.com.au	757	1846	1089
C	Cold	10.0	110	69 x 72	www.lge.com.au	732	2231	1499
C	Cold	8.0	120	70 x 73	www.simpson.com.au	415	1424	1009
C, C	Cold	9.5	109	67 x 73	www.electrolux.com.au	441	1710	1269
ny	Cold	8.0	85	60 x 60	www.samsung.com.au	386	1685 / 1385	1299 / 999
C	Cold	8.0	99	x 60 x 65	www.samsung.com.au	928	1877	949
C	Cold	9.5	111	x 69 x 69	www.haier.com.au	666	1665	999

USING THE TABLE

Scores The overall score is made up of:

- Dirt removal: 40%
- Rinse performance: 20%
- Gentleness: 15%
- Water efficiency: 15%
- Spin efficiency: 10%

Cold wash penalty As the majority of Australians now wash in cold water straight from the tap, we have applied a small penalty in our overall score to models that cannot do a proper cold wash [at about 20°C] on the normal cycle. While the higher wash temperature may slightly increase a machine's scores for dirt removal and rinse effectiveness, it also means it's using more energy than it would if it were able to do a true cold wash; our penalty compensates for this.

Dirt removal The machine we use to measure this (a spectrophotometer) is more accurate than the human eye – differences of about 6% are visible.

Features See What to Look For, page 64, for details.

Tap connection Some machines need both hot and cold water to operate; others can connect to cold water only and may need a special connector or sealing cap for the hot water inlet. A machine with a heater (front loaders only) can be particularly useful if you connect to cold only, as it still gives you the option of a warm or hot wash. But a dual connection front loader connected to solar hot water can be more efficient when doing warm or hot washes.

Dimensions are for the smallest box that fits around the machine, as stated by the manufacturer.

Running costs This is an estimate of how much it will cost for water and electricity over 10 years if you wash the equivalent of one load every day using a normal cycle, based on 17 cents per kWh of electricity and \$1 per 1000L for water. It also includes electricity used when the machine is connected to a power source but not in use. It does not include detergent.

Price Recommended or average retail, as of January 2010.

TABLE NOTES

Newly tested models.

* Cold = cold tap water (20°C).

ns Not stated.

(A) Discontinued, but may still be available in shops. New model number is WA55T66GW1, cosmetic and some program changes – performance is still the same on the tested program.

(B) To be phased out by the end of April 2010.

(C) New model number is WA85T66GW1, cosmetic and some program changes – performance is still the same on the tested program.

(D) We have received feedback about the Fisher & Paykel Aquasmart models leaving detergent residue and lint on clothes, particularly in hard water areas. Our rinse test only measures the soluble component of detergent left in the clothes, so we didn't see this. For more details, see our research detailed in CHOICE, September 2008, page 42 (or www.choiceextra.com.au). Slightly cheaper "D" versions of these models with simpler controls are available, and will perform the same on the tested program.

(E) This machine was also tested using the intensive option, which the manufacturer recommends using when washing a full load. While using this option improves the dirt removal, the time taken to complete a run is significantly increased.

Scores are: Overall 74%; Dirt removal 74%; Rinse performance 68%; Gentleness 72%; Spin efficiency 74%; Water efficiency 81%; Water used 45 L; Cycle time: 158 minutes.

(F) The manufacturer recommends using the intensive button for a full load. Using this option will most likely improve the dirt removal and overall score, but time will also be increased.

(G) New model number is WA75T66GW1, cosmetic and some program changes – performance is still the same on the tested program.

(H) To be phased out by the end of March 2010.

(J) Penalty applied because the machine cannot do a cold wash – see Cold Wash Penalty, above.

(K) Even though machine has a "cold" wash, this cycle uses hot water and reaches a temperature of 24°C.

SCORE CHANGES

During this test we noticed an incorrect constant was used in some of our past rinse performance calculations. For this reason, some of the rinse performance scores, and hence the overall scores, have improved – so the Miele W1611 now makes it into our recommended list.

Models affected are [old / new rinse score]:

- **Bosch** WAE2060AU (42 / 54)
- **Bosch** WAE2061AU (42 / 54)
- **Electrolux** Time Manager EWF1074 (73 / 79)
- **Electrolux** Time Manager EWF1083 (63 / 71)
- **Electrolux** Time Manager EWF1481 (48 / 59)
- **Fisher & Paykel** WH70F60W2 (73 / 79)
- **Indesit** SIXL106 (44 / 56)
- **LG** Direct Drive WD12020D (35 / 49)
- **Maytag** 6AMTW555TQ (85 / 88)
- **Miele** W1611 (57 / 66)
- **Simpson** Ezi Sensor SWT605SA (62 / 70)
- **Simpson** SWF1076 (45 / 56)
- **Whirlpool** 6ALBR6245MW3 (84 / 87)

WHAT TO LOOK FOR

For comprehensive information on what to look for, see *CHOICE*, March 2007, or go to www.choiceextra.com.au and click on that issue in the index under "Washing machines". Some features listed in the table (page 62) are explained here.

Woolens cycle (machine / hand washable) programs relate to the instructions on the garment itself, advising if it's machine washable or for hand wash only. Washers with a tick for hand wash claim this program is gentle enough for hand-wash only items.

Out-of-balance correction automatically detects and redistributes an out-of-balance load, either by spinning slowly before the full spin cycle or taking in more water (what most top loaders do). If you are concerned about high water use, opt for a machine without this feature or buy a front loader, which is also less likely to go out of balance than a top loader.

Selectable spin speed allows you to change the spin speed on some programs. A higher speed will result in drier clothes (good when using a dryer), while a lower speed is for delicates or fabrics that crease easily.

Auto-sensing water level saves water, energy and time by automatically adjusting the water level according to the load and/or fabric type. Some machines also adjust the washing action.

Extra rinse adds an additional rinse to the washing program.

MISSING MODELS

CHOICE has tested so many washing machines they can't all fit in our publication table. To give you the best information, we've removed models that have been discontinued (although they may be available in some stores), as well as some models that don't perform well overall. They're listed here with their overall score, type, and price. For more details, go to www.choiceextra.com.au and click on "Washing machines" in the index, or for more recent tests our "E magazine" on the choice extra home page.

Product (in rank order within groups)	Type	Overall score (%)	Price (\$)
UP TO 5.5 KG			
Simpson Ezi Sensor SWT552SA (A)	tp	66	739
6KG TO 7KG			
Fisher & Paykel WH70F60W2 (A)	fr	75	1139
Bosch WAE20260AU	fr	67	1099
Bosch WAE20261AU	fr	67	1299
Bosch Maxx Classic WAE24271AU	fr	66	1499
Samsung WF7708N6W	fr	66	749
Simpson Ezi Sensor SWT605SA	tp	66	799
Whirlpool 6ALBR6245MW3 (A)	tp	66	999
# Bosch Maxx Classic WAE18061AU	fr	65	1049
Electrolux Water Aid EWT606SA 6kg (A)	tp	65	849
7.5KG OR LARGER			
Maytag 6AMTW5555TQ (A)	tp	71	1699
Fisher & Paykel WH80F60W1 (A)	fr	70	1349
Simpson Ezi Sensor SWT955SA (A)	tp	66	1109
Indesit SIXL106	fr	64	1059
Simpson Eziset 750 22S750M	tp	64	899
# Electrolux Water Aid EWT806SB	tp	62	1059
# Haier HWM1480KFL	fr	62	899

TABLE NOTES (tp) = Top loader (fr) = Front loader. # Newly tested models. (A) Discontinued, but may still be available in some stores.

RELIABILITY

Our latest information on reliability will be published in the May issue of *CHOICE*. Go to www.choice.com.au/appliancereliability to see our last appliance reliability report.

HOW WE TEST

Refer to *CHOICE*, August 2009, page 44, to see how we test washing machines.

There are so many product recalls we may not be able to print all of them. For comprehensive recall information, go to the Product Recalls Australia website: www.recalls.gov.au, or call the ACCC's Product Safety Policy section on (02) 6243 1262. Companies often return 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer.

BABYWEAR Target Australia has recalled **Catriona Rowntree Babywear Range**, sold at Target stores between 30 December 2009 and 12 January 2010. The affected items include the Striped Bodysuit, Printed Long Sleeve Coverall, Crossover Romper, Booties and Striped Leggings, which all feature a decorative button.

The problem The decorative button may detach and pose an ingestion hazard.

What to do Return the products to your nearest Target or Target Country store to receive a refund. For more information, call 1800 814 788, Monday-Friday, 9am-5pm AEST.

BABYWEAR Bonds has recalled **Bonds 'With Love' Baby Coverall with Feet**, sold at all major department stores and selected independent retailers since July 2009. The three different styles affected all feature feet and a 'with love' print on the centre back neck.

The problem Some press-stud components may have fallen into some of the garments during the production process, which could pose a choking hazard.

What to do Inspect the garment for any spare press-stud components by turning it inside out and closely examining it. If there are no excess press-studs present, the garment can continue to be used. If spare press-studs are found, retain them and contact Bonds on 1800 054 321.

HIGH CHAIR Ikea has recalled **Ikea Leopard High Chair**, sold as a seat and a frame individually. The seat and tray frame both have an adhesive label fixed to the underside with the words 'Leopard' and 'Made in Italy', an eight-digit article number and a five-digit supplier number. They were sold in NSW, Queensland and Victoria.

The problem The snap locks that secure the seat to the frame may break, making it possible for the seat to drop through the frame.

What to do Stop using it. Take the seat and the chair frame to an Ikea store for a refund.

KIDS' BOXING SET Bensons Trading has recalled the **Boxing Set** sold in the **Original Idiot Showbag**, sold at the Brisbane Ekka, Adelaide Agricultural Show, Melbourne Show, Mildura Putt Putt and Perth Show in 2009.

The problem The yellow and red paint on the boxing set contains lead migration levels greater than that allowed by the Australian Standard. Lead can cause neurological damage, including developmental delays in children.

What to do Remove from the reach of children. To receive a \$5 refund, post the boxing set to Bensons Trading Co Pty Ltd, 39 Swann Drive, Derrimut, Vic, 3030, or for more information call (03) 9369 9929.

CHILDREN'S TOY JP Toys has recalled **Monster Squad Marvin Plush Toy**, sold through Kmart, Myer and Toys 'R' Us stores from November 2009.

The problem The small zip pull on the eye part of the product may become detached under pressure, which may pose a choking risk for young children.

What to do Remove from the reach of children. Return it to the place of purchase for a refund, or call (03) 8567 5777, Monday-Friday, 9am-5pm AEST, for more information.

HOT WATER BOTTLE Annabel Trends has recalled hot water bottles branded **Design of Heart**, **Jolly Roger** and **Sweet Dreams** and/or any with '08' or '09' stamped on the neck of the bottle. They were sold through various retailers between June 2008 and October 2009.

The problem They've been identified as having insufficient seam strength and not being the required thickness, which may cause them to leak, split or burst, possibly causing injury.

What to do Stop using them. Call 0432 079 171, Monday-Friday, 9am-3pm AEST for information on obtaining a refund or credit.

FOOD Mani Fold Food Trading has recalled **Yafang Red Bean Jelly Popsicle**, best before 06 July 2011.

The problem It contains milk powder that isn't declared on the labelling.

What to do Don't eat it if you have a milk allergy or intolerance; otherwise, it is safe to eat. Return it to the place of purchase for a refund, or for more information call (02) 9604 8886.

HAIR DRYER Woolworths Supermarkets has recalled **Woolworths Essentials Travel Hair Dryer**, model number 1204, sold nationally in Woolworths/Safeway supermarkets since September 2009.

The problem It may contain a faulty electrical switch within the handle, which could pose a potential risk of electrical shock or fire.

What to do Don't use it; return it to any Woolworths or Safeway store for a refund. For more information call 1800 638 434.

MOTOR VEHICLE Holden has recalled **Holden CG Captiva**, within the following ISOVIN ranges: from KL3##26#J7B002590-KL3##26#J7B223450 and KL3##26#J8B152764-KL3##26#J8B208013 (the # represents an alpha or numeric number that isn't relevant to determining affected vehicles).

The problem In some instances, the intermediate shaft that connects the steering column to the steering rack may become disconnected, resulting in loss of steering control.

What to do Holden will write to affected owners, requesting they contact their nearest Holden dealer to arrange for an inspection and, where necessary, rectification. If you haven't yet received a letter, contact your nearest Holden dealer service department or call 1800 632 826, Monday-Friday, 8am-7pm, AEST, and 9am-1pm AEST on Saturday.



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Advertising		Debt relief		medications	Aug	Ovens	
cosmetics	May	Dentistry	Nov	myths	Dec/Jan	double	Oct
tactics	Apr	Digital		Heart rate monitors	Dec/Jan	microwave	Jun
Air conditioners		cameras, compact	Apr, Sep, Mar	Heaters, electric	Jun		
large split-system		photo frames	Oct	High chairs	Apr	Pesticides, household	May
portable	Oct	radios	Jul	Home & contents insurance	Nov, Feb*	Pet insurance	Jul
small, reverse-cycle		Dishwasher detergents	Jul	Home theatre systems	Dec/Jan	Phones	
Airlines, satisfaction	Apr, May	Dishwashers	Jul, Feb	Hospital insurance	Aug	camera	Jun
Allergies	Apr	Doctor/patient relationships	Mar	Household pesticides	May	cordless	Aug, Feb
ANCAP update	Mar	Domestic airlines	Sep			smart	Oct
		Drills, cordless	Apr	Insurance		Phone cards	Feb
Babies and children		Dryers, clothes	Sep	car	Feb	Plastic food containers	Feb
change tables	Jun	DVD recorders	Oct	health, extras & combined	Sep	Pool fences	Jun
children's bikes	Dec/Jan			home & contents	Nov, Feb*	Potatoes, frozen products	Jul
children's products	Sep	Earplugs, noise-cancelling	May	hospital	Aug	Pressure cleaners	Feb
strollers	Nov	Esbies	Dec/Jan	life	Mar	Pressure cookers	May
Banking, satisfaction	Oct	Espresso machines	Mar	pet	Jul	Printers	
Barbecues, gas hooded	Dec/Jan			international airlines	May	all-in-one	Apr, Mar
Benetton mixers	Aug	Fans, ceiling	Sep	ISPs		colour laser	Feb
Bikes		Fines, driving	Oct	billing	Mar		
children's	Dec/Jan	Food	Apr	satisfaction	Nov	Refrigerators – see Fridges	
lights	May	allergies	Oct			Renewable energy	Apr
seats, trailers	Jul	cereals	May, Jun*	Jams and fruit spreads	Jun	Reverse mortgages	Oct
Blankets, electric	Jul	coffee, ground	Dec/Jan	Juicers	Jul		
Body fat scales	Nov	endorsement schemes	Mar			Set-top boxes	Feb
Breakfast cereals	May, Jun*	frozen potato products	Jul	Knife sharpeners	Jul	Shares	Apr, May*
Breathalysers, personal	Sep	genetic modification	Mar			Shelf-stable meals	Feb
Broadband billing	Mar	jams and fruit spreads	Jun	Landline phones	Aug, Feb	Shonkys, The	Nov
		mayonnaise	Nov	Laptop computers	Oct	Simmer sauces	Aug
Cakes, supermarket	Apr	milk	Nov	Laundry detergents	Nov	Smartphones	Feb
Camcorders	Dec/Jan	organic meat	Sep	Lawnmowers	Aug	Smoke alarms	Mar
Cameras, compact	Apr, Sep	plastic containers	Aug	Legal billing	Aug	Social media	Feb
zoom lenses	Aug	shelf-stable meals	Feb	Lenses, zoom	Aug	Solar (PV) panels	Aug
Camera phones	Jun	simmer sauces	Aug	Life insurance	Mar	Sound bars	May
CPRS	Apr	stock, chicken	Oct	Lights		Sparkling wine	Dec/Jan
Cars		supermarket cakes	Apr	bike	May	Speaker docks	Jun
driving fines	Oct	takeaway meals	Jun	garden	May	Standby energy	Oct
GPS	May, Dec/Jan	tomatoes	Jul	Loyalty cards	Feb	Stock, chicken	Oct
insurance	Feb	trans fats	Oct	Lyfco schemes	Apr	Strollers	Nov, Dec/Jan*
safety testing	Mar	Food endorsement schemes	Mar			Superannuation	Dec/Jan
tyres	Jul	Food processors	Sep	Mayonnaise	Nov	Supermarket survey	Dec/Jan
Ceiling fans	Sep	food steamers	Nov	Meat, organic	Aug		
Cereals, breakfast	May, Jun*	freezers, chest	Aug	Media players (MP3s)	Aug	Takeaway meals	Jun
Change tables		Fridges	May, Sep	Medications	Aug	Tax tips	Jul
Chemicals		Funerals	Feb	Milk	Feb	Telephones – see Phones	
cockroach killers	Oct			Microfibre cloths	Sep	Televisions	
household	May	Gardening, sustainable	Sep	Microwave ovens	Jun, Mar	66cm	Jun
Christmas gifts	Dec/Jan	Garden lights	May	Mineral foundations	Oct	81cm	Mar
Clothes dryers	Apr	Gastric banding	Feb	Mini hi-fis	Sep	117cm	Mar
Clothing sizes	Jun	Genetically modified food	Jun	Mixers, benchtop	Apr	Ticket pricing	Apr
Cockroach killers	Oct	Glycaemic index	Jun	Mobile phones	Jun	Toddler products	Sep
Commission refunders	Nov	Goggles, swimming	Dec/Jan	Money	Oct	Tomatoes	Oct
Computers, laptops	Oct	GPS	Oct	banking survey	Oct	Toothpaste	Aug
Coffee grinders	Sep	handheld	Jun	commission refunders	Oct	Trans fats	Jul
Coffee, ground	Dec/Jan	in-car	May, Dec/Jan	legal billing	Aug	Travel money	May
Consumer complaining	Feb	Grocery shopping online	Mar	options trading	Sep	Tyres	Jul
Cooktops, gas	Apr	Ground coffee	Dec/Jan	reverse mortgages	Oct		
Consumer survey	Sep	Gyms		shares	Apr, May*	Vacuum cleaners	Jul, Nov, Feb
Cordless drills	Sep	cheap home	Nov	tax tips	Jul	bag/in	Apr
Cordless phones		memberships	May			handheld	Jun
with answering machine	Aug			Noise-cancelling earplugs	May	Varicose veins	
without answering machine	Feb	Hair dryers	Aug	Novelty cooking gadgets	Dec/Jan		
Cosmetics		Handheld				Washing machines	Aug, Mar
and chemicals	Jul	GPS	Apr	Online		Weddings	Dec/Jan
marketplace	Oct	vacuums	Jun	claiming	Feb	Wine, sparkling	Dec/Jan
mineral foundations	Oct	Headphones, wireless	Apr	grocery shopping	Mar	Wireless technology	Oct
Credit cards		Health	Nov	retailers	Nov		
interest	Mar	cheap home gyms	Apr	shop & swap	Oct	Yoghurt, premium	Jun
rewards	Oct	doctor/patient relationships	Mar	Options trading	Sep		
Cross trainers	Oct	gastric banding	Feb	Organic meat	Aug	Zoom lenses	Aug

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HARD WORD

The winner of this month's best entry goes to H. Woolcott, who finds real estate ads funnier than the comics. Thanks also to J. Wyatt, B. Ward, N. Bennett, N. Andrewartha, S. Michelbach, S. Williams, M. Boyd, C. Shoobridge, A. Bennett, J. Murfitt and J. Evans for their contributions to this month's Hard Word. If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville 2204. Please don't email us your entries – we need the **unmarked** originals.

SO, NOT VERY COMFORTABLE THEN?

Fig 1.9 metre Cool Leather Look Futon

folds out for unwanted h

fold out for unwanted holiday guests

only \$40

Save or Buy for \$199

Great for Sleep Overs

MMM. CRUNCHY...

Eating a turkey straight from the freezer is certainly much easier than cooking it like the one in the picture.

SUITABLE FOR VEGETARIANS

We've heard of sausage fingers, but up till now never realised T-bone fingernails were such a problem!

makeup

PERFECT together

nail it with
colour & protection



Smile



Hands

From apply to dry in 60 seconds.
*Perfect on your
 natural or manicured
 nails with Top
 Coat and you're
 ready for anything!*



Speed Dry Nail Enamel
 Glides on for a sleek, fast finish,
 and helps nourish nails with
 Vitamin E and Calcium. 15 ml.



Nail Experts UV Shield Top Coat
 Advanced formula with only for a
 super glossy, protective finish to
 your manicure. 15 ml. (486021)

Speed Dry Nail Enamel
 Glides on for a sleek-finish
 and helps nourish nails
 with Vitamin E and Calcium.

11-99

Nail Experts UV Shield Top Coat
 Advanced formula with only for a
 super glossy, protective finish to
 your manicure. 15 ml. (486021)

16.99

*UV inhibitors help
 prevent colour from fading*



**Classic
Christmas lunch.**

Frozen turkeys are an easy alternative for a traditional Christmas lunch.



Wendy's
FRESH
TURKEY
Whole
Turkey

21⁹⁹ **OR** **13⁴⁰**
with **34⁹⁰**

DIY PLASTIC SURGERY

Nose and ear trimmer

PHILIPS

[illegible]

60% off
250 Thread Count
perched headboard

Perfect for those who don't use a fitted sheet

Perfect for those who don't use a fitted sheet

Includes fitted sheet

apartment 9

B. Apartment 9
250 Thread Count
Percale Combo Set
Easy-care polycotton
Includes fitted sheet
8.2 pillowcases
Assorted colours.
Reg. \$49.95

SAVE \$30⁰⁰
\$19

**PERFECT ... FOR PASSING ON
TO SOMEONE ELSE**



KANAHOOKA \$120,000

54 Angophora Street, Lakeline Estate
Move straight in this 2 bedroom home located in quite Lakeline Estate is ideal for the over 55's with new carpet and freshly painted.

Open: By appointment

**LOOKING FOR
AN ALLERGY?**

These serviettes
will help

**FOR WELL-GROOMED
OVER-55s SEEKING
THE "QUITE" LIFE**

Is "new carpet and freshly painted" code for "new toupée and fresh makeup"?

Deeko Hyper Allergenic Serviettes 200s